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# *Monthly Survey of* LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 113% | 118% | 90% | 92% | 92% | 97% |
| Group | 113% | 123% | — | — | — | — |
| Industrial | 62% | 63% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 116% | 126% | 103% | 107% | 108% | 111% |
| Group | 140% | 115% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (28)
Group 4—$1 billion to $2 billion (24)
Group 5—$500 million to $1 billion (19)
Group 6—Less than $500 million (22)

**Home service companies or departments**

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (17)

**Canada**

Group 1—$2 billion or more (15)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (11)

# Industry Sales

## ORDINARY

| | Face Amount (in millions) | | | Number of Policies (in thousands) | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 29,094 | $ 34,503 | 119% | 1,055 | 949 | 90% |
| February | 32,073 | 38,259 | 119 | 1,226 | 1,136 | 93 |
| March | 38,871 | 47,406 | 122 | 1,482 | 1,397 | 94 |
| April | 39,581 | 44,659 | 113 | 1,369 | 1,238 | 90 |
| May | 36,482 | | | 1,252 | | |
| June | 40,913 | | | 1,361 | | |
| July | 38,118 | | | 1,212 | | |
| August | 36,769 | | | 1,238 | | |
| September | 38,762 | | | 1,258 | | |
| October | 41,267 | | | 1,344 | | |
| November | 40,413 | | | 1,290 | | |
| December | 51,502 | | | 1,331 | | |
| **Year total** | $463,845 | | | 15,418 | | |
| **Year to date** | $139,619 | $164,827 | 118% | 5,132 | 4,720 | 92% |

### Face Amount by State (in thousands)

| | | | 1982/1981 | | | | | 1982/1981 | |
|---|---|---|---|---|---|---|---|---|---|
| | Month | Year to date | Month | Year to date | | Month | Year to date | Month | Year to date |
| Alabama | $ 851,631 | $ 3,082,323 | 120% | 116% | Montana | $ 130,451 | $ 545,932 | 90% | 112% |
| Alaska | 72,083 | 296,135 | 110 | 128 | Nebraska | 423,123 | 1,531,352 | 118 | 118 |
| Arizona | 561,340 | 2,087,225 | 107 | 117 | Nevada | 145,752 | 596,009 | 100 | 137 |
| Arkansas | 467,689 | 1,626,763 | 140 | 148 | New Hampshire | 164,467 | 609,027 | 106 | 114 |
| California | 5,230,360 | 19,310,735 | 115 | 122 | New Jersey | 1,319,836 | 4,888,127 | 106 | 108 |
| Colorado | 932,344 | 3,158,600 | 127 | 126 | New Mexico | 243,394 | 911,619 | 105 | 118 |
| Connecticut | 682,673 | 2,685,285 | 111 | 126 | New York | 2,436,382 | 9,439,005 | 97 | 104 |
| Delaware | 123,944 | 421,715 | 107 | 108 | North Carolina | 1,137,200 | 4,129,268 | 117 | 115 |
| D.C. | 175,810 | 572,455 | 128 | 133 | North Dakota | 209,137 | 736,616 | 140 | 142 |
| Florida | 2,062,677 | 7,823,008 | 111 | 119 | Ohio | 1,882,517 | 7,154,165 | 103 | 112 |
| Georgia | 1,401,931 | 5,157,605 | 121 | 128 | Oklahoma | 743,510 | 2,865,792 | 120 | 123 |
| Hawaii | 218,381 | 852,169 | 107 | 120 | Oregon | 478,192 | 1,765,846 | 108 | 122 |
| Idaho | 202,417 | 792,326 | 109 | 121 | Pennsylvania | 1,800,180 | 6,422,349 | 110 | 111 |
| Illinois | 2,138,047 | 7,811,937 | 108 | 113 | Rhode Island | 165,203 | 638,302 | 100 | 108 |
| Indiana | 924,302 | 3,456,312 | 108 | 113 | South Carolina | 655,363 | 2,347,112 | 120 | 121 |
| Iowa | 573,202 | 2,069,030 | 105 | 108 | South Dakota | 170,556 | 612,936 | 127 | 123 |
| Kansas | 542,098 | 1,975,161 | 123 | 123 | Tennessee | 960,343 | 3,642,549 | 119 | 128 |
| Kentucky | 501,665 | 1,956,622 | 100 | 110 | Texas | 3,940,963 | 14,404,416 | 122 | 125 |
| Louisiana | 1,119,576 | 4,159,925 | 119 | 128 | Utah | 568,691 | 1,919,880 | 154 | 156 |
| Maine | 137,845 | 544,054 | 108 | 117 | Vermont | 76,357 | 304,148 | 121 | 140 |
| Maryland | 785,066 | 2,884,232 | 107 | 111 | Virginia | 1,119,065 | 3,878,815 | 112 | 110 |
| Massachusetts | 896,327 | 3,626,280 | 107 | 121 | Washington | 839,416 | 3,140,794 | 122 | 126 |
| Michigan | 1,196,953 | 4,276,602 | 104 | 108 | West Virginia | 204,741 | 736,126 | 103 | 102 |
| Minnesota | 800,454 | 2,867,845 | 116 | 114 | Wisconsin | 762,960 | 2,807,965 | 111 | 117 |
| Mississippi | 467,871 | 1,626,887 | 111 | 115 | Wyoming | 91,041 | 360,843 | 107 | 117 |
| Missouri | 923,141 | 3,316,240 | 120 | 121 | U.S. TOTAL | $44,658,667 | $164,826,464 | 113% | 118% |

## GROUP

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 14,391 | $ 17,999 | 125% |
| February | 13,537 | 15,242 | 113 |
| March | 17,966 | 24,192 | 135 |
| April | 12,953 | 14,665 | 113 |
| May | 14,438 | | |
| June | 59,159* | | |
| July | 19,378 | | |
| August | 18,370 | | |
| September | 18,393 | | |
| October | 59,694* | | |
| November | 17,773 | | |
| December | 80,299* | | |
| **Year total** | $346,351 | | |
| **Year to date** | $ 58,847 | $ 72,098 | 123% |

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

## INDUSTRIAL

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 178 | $ 98 | 55% |
| February | 173 | 135 | 78 |
| March | 255 | 152 | 60 |
| April | 215 | 134 | 62 |
| May | 225 | | |
| June | 152 | | |
| July | 152 | | |
| August | 149 | | |
| September | 144 | | |
| October | 242 | | |
| November | 119 | | |
| December | 132 | | |
| **Year total** | $2,136 | | |
| **Year to date** | $ 821 | $ 519 | 63% |

# UNITED STATES

## Ordinary Sales Results of 148 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 246,623 | $ 247,729 | $ 18,725,556 | $ 21,966,636 | 639,318 | 573,144 | $13.17 | $11.28 | $29,290 | $38,327 | $386 | $432 | 100% | 117% | 90% | 86% | 131% | 112% | January |
| February | 253,778 | 249,799 | 20,630,147 | 24,387,718 | 732,521 | 680,744 | 12.30 | 10.24 | 28 163 | 35,825 | 346 | 367 | 98 | 118 | 93 | 83 | 127 | 106 | February |
| March | 308,097 | 308,045 | 24,914,550 | 30,117,896 | 887,535 | 831,877 | 12 37 | 10.23 | 28,072 | 36,205 | 347 | 370 | 100 | 121 | 94 | 83 | 129 | 107 | March |
| April | 307,528 | 281,436 | 25,419,606 | 28,361,128 | 821,532 | 746,955 | 12.10 | 9.92 | 30,942 | 37,969 | 374 | 377 | 92 | 112 | 91 | 82 | 123 | 101 | April |
| May | 286,535 | | 23,461,527 | | 751,512 | | 12.21 | | 31,219 | | 381 | | | | | | | | May |
| June | 321,414 | | 26,323,256 | | 821,243 | | 12.21 | | 32,053 | | 391 | | | | | | | | June |
| July | 293,585 | | 24,445,193 | | 730,673 | | 12.01 | | 33,456 | | 402 | | | | | | | | July |
| August | 282,997 | | 23,625,370 | | 746,672 | | 11.98 | | 31,641 | | 379 | | | | | | | | August |
| September | 290,568 | | 24,946,500 | | 755,965 | | 11.65 | | 33,000 | | 384 | | | | | | | | September |
| October | 303,961 | | 26,537,198 | | 790,890 | | 11.45 | | 33,554 | | 384 | | | | | | | | October |
| November | 290,799 | | 26,031,445 | | 769,212 | | 11.17 | | 33,842 | | 378 | | | | | | | | November |
| December | 375,497 | | 33,424,399 | | 804,547 | | 11.23 | | 41,544 | | 467 | | | | | | | | December |
| **Year total** | $3,561,382 | | $298,484,747 | | 9,251,620 | | $11.93 | | $32,263 | | $385 | | | | | | | | **Year total** |
| **Year to date** | $1,116,026 | $1,087,009 | $ 89,689,859 | $104,833,378 | 3,080,906 | 2,832,720 | $12.44 | $10.37 | $29,112 | $37,008 | $362 | $384 | 97% | 117% | 92% | 83% | 127% | 106% | **Year to date** |

### 125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 242,444 | $ 220,251 | $ 21,023,120 | $ 24,194,418 | 482,599 | 431,598 | $11.53 | $ 9.10 | $43,562 | $56,058 | $502 | $510 | 91% | 115% | 89% | 79% | 129% | 102% | **Month** |
| **Year to date** | $ 871,330 | $ 841,713 | $ 73,405,438 | $ 88,899,712 | 1,740,256 | 1,583,419 | $11.87 | $ 9.47 | $42,181 | $56,144 | $501 | $532 | 97% | 121% | 91% | 80% | 133% | 106% | **Year to date** |
| Group 1—Month | $ 149,945 | $ 128,147 | $ 12,688,945 | $ 13,767,914 | 300,425 | 258,610 | $11.82 | $ 9.31 | $42,237 | $53,238 | $499 | $496 | 85% | 109% | 86% | 79% | 126% | 99% | Group 1—Month |
| Year to date | $ 544,707 | $ 503,207 | $ 44,100,903 | $ 51,649,936 | 1,094,802 | 969,910 | $12.35 | $ 9.74 | $40,282 | $53,252 | $498 | $519 | 92% | 117% | 89% | 79% | 132% | 104% | Year to date |
| Group 2—Month | $ 45,001 | $ 41,824 | $ 3,715,322 | $ 3,870,533 | 79,002 | 68,103 | $12.11 | $10.81 | $47,028 | $56,834 | $570 | $614 | 93% | 104% | 86% | 89% | 121% | 108% | Group 2—Month |
| Year to date | $ 163,435 | $ 159,125 | $ 13,105,438 | $ 14,061,935 | 279,311 | 242,716 | $12.47 | $11.32 | $46,921 | $57,936 | $585 | $656 | 97% | 107% | 87% | 91% | 123% | 112% | Year to date |
| Group 3—Month | $ 26,944 | $ 28,333 | $ 2,631,243 | $ 3,809,072 | 56,996 | 55,893 | $10.24 | $ 7.44 | $46,165 | $68,149 | $473 | $507 | 105% | 145% | 98% | 73% | 148% | 107% | Group 3—Month |
| Year to date | $ 91,580 | $ 98,720 | $ 9,066,882 | $ 13,082,376 | 197,084 | 189,587 | $10.10 | $ 7.55 | $46,005 | $69,005 | $465 | $521 | 108% | 144% | 96% | 75% | 150% | 112% | Year to date |
| Group 4—Month | $ 13,301 | $ 11,730 | $ 1,197,488 | $ 1,594,135 | 25,236 | 25,193 | $11.11 | $ 7.36 | $47,452 | $63,277 | $527 | $466 | 88% | 133% | 100% | 66% | 133% | 88% | Group 4—Month |
| Year to date | $ 45,536 | $ 44,181 | $ 4,330,270 | $ 5,946,427 | 91,267 | 92,835 | $10.52 | $ 7.43 | $47,446 | $64,054 | $499 | $476 | 97% | 137% | 102% | 71% | 135% | 95% | Year to date |
| Group 5—Month | $ 4,800 | $ 7,752 | $ 546,220 | $ 785,876 | 13,780 | 16,945 | $ 8.79 | $ 9.86 | $39,639 | $46,378 | $348 | $457 | 162% | 144% | 123% | 112% | 117% | 131% | Group 5—Month |
| Year to date | $ 17,353 | $ 27,330 | $ 1,904,053 | $ 2,780,364 | 50,130 | 61,769 | $ 9.11 | $ 9.83 | $37,982 | $45,012 | $346 | $442 | 157% | 146% | 123% | 108% | 119% | 128% | Year to date |
| Group 6—Month | $ 2,453 | $ 2,465 | $ 243,902 | $ 366,888 | 7,160 | 6,854 | $10.06 | $ 6.72 | $34,065 | $53,529 | $343 | $360 | 100% | 150% | 96% | 67% | 157% | 105% | Group 6—Month |
| Year to date | $ 8,719 | $ 9,150 | $ 897,892 | $ 1,378,674 | 27,662 | 26,602 | $ 9.71 | $ 6.64 | $32,459 | $51,826 | $315 | $344 | 105% | 154% | 96% | 68% | 160% | 109% | Year to date |

### 23 Home Service Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 62,425 | $ 58,980 | $ 4,329,651 | $ 4,117,744 | 311,192 | 294,530 | $14.42 | $14.32 | $13,913 | $13,981 | $201 | $200 | 94% | 95% | 95% | 99% | 100% | 100% | **Month** |
| **Year to date** | $ 231,238 | $ 234,486 | $ 15,986,675 | $ 15,720,476 | 1,209,025 | 1,154,459 | $14.46 | $14.92 | $13,223 | $13,617 | $191 | $203 | 101% | 98% | 95% | 103% | 103% | 106% | **Year to date** |
| Group 7—Month | $ 34,659 | $ 28,907 | $ 2,591,736 | $ 2,105,900 | 123,302 | 94,293 | $13.37 | $13.73 | $21,019 | $22,334 | $281 | $307 | 83% | 81% | 76% | 103% | 106% | 109% | Group 7—Month |
| Year to date | $ 122,890 | $ 113,841 | $ 9,334,500 | $ 8,126,094 | 451,940 | 380,341 | $13.17 | $14.01 | $20,654 | $21,365 | $272 | $299 | 93% | 87% | 84% | 106% | 103% | 110% | Year to date |
| Group 8—Month | $ 12,679 | $ 13,429 | $ 793,504 | $ 913,447 | 73,824 | 80,523 | $15.98 | $14.70 | $10,749 | $11,344 | $172 | $167 | 106% | 115% | 109% | 92% | 106% | 97% | Group 8—Month |
| Year to date | $ 50,609 | $ 57,325 | $ 3,100,788 | $ 3,584,610 | 313,238 | 334,095 | $16.32 | $15.99 | $ 9,899 | $10,729 | $162 | $172 | 113% | 116% | 107% | 98% | 108% | 106% | Year to date |
| Group 9—Month | $ 15,087 | $ 16,644 | $ 944,411 | $ 1,098,397 | 114,066 | 119,714 | $15.98 | $15.15 | $ 8,280 | $ 9,175 | $132 | $139 | 110% | 116% | 105% | 95% | 111% | 105% | Group 9—Month |
| Year to date | $ 57,739 | $ 63,320 | $ 3,551,387 | $ 4,009,772 | 443,847 | 440,023 | $16.26 | $15.79 | $ 8,001 | $ 9,113 | $130 | $144 | 110% | 113% | 99% | 97% | 114% | 111% | Year to date |



#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 2,659 | $ 2,205 | $ 66,835 | $ 48,966 | 27,741 | 20,827 | $39.78 | $45.03 | $ 2,409 | $ 2,351 | $ 96 | $106 | 83% | 73% | 75% | 113% | 98% | 110% | **Month** |
| **Year to date** | $ 13,458 | $ 10,810 | $ 297,746 | $ 213,190 | 131,625 | 94,842 | $45.20 | $50.71 | $ 2,262 | $ 2,248 | $102 | $114 | 80% | 72% | 72% | 112% | 99% | 112% | **Year to date** |

# CANADA

## Industry Sales

### ORDINARY

| | Face Amount (in thousands) | | | Number of Policies | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 2,578,748 | $ 3,204,040 | 124% | 63,955 | 67,857 | 106% |
| February | 3,258,714 | 4,326,305 | 133 | 85,871 | 95,709 | 111 |
| March | 3,717,855 | 4,943,339 | 133 | 96,776 | 104,312 | 108 |
| April | 3,823,493 | 4,424,390 | 116 | 93,146 | 95,551 | 103 |
| May | 3,730,674 | | | 92,392 | | |
| June | 4,174,144 | | | 98,630 | | |
| July | 3,924,266 | | | 88,063 | | |
| August | 3,305,520 | | | 72,855 | | |
| September | 3,878,656 | | | 92,274 | | |
| October | 4,332,630 | | | 106,604 | | |
| November | 4,599,028 | | | 104,238 | | |
| December | 5,207,327 | | | 101,969 | | |
| **Year total** | $46,531,055 | | | 1,096,773 | | |
| **Year to date** | $13,378,810 | $16,898,074 | 126% | 339,748 | 363,529 | 107% |

### Face Amount by Province (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|
| Alberta | $ 545,208 | $ 2,102,851 | 118% | 130% |
| British Columbia | 517,652 | 2,105,412 | 101 | 122 |
| Manitoba | 150,686 | 607,012 | 98 | 130 |
| New Brunswick | 88,410 | 332,698 | 115 | 131 |
| Newfoundland | 48,479 | 170,238 | 118 | 122 |
| Nova Scotia | 89,681 | 341,627 | 104 | 121 |
| Ontario | 1,404,682 | 5,416,983 | 113 | 125 |
| Prince Edward Is. | 9,187 | 52,804 | 72 | 118 |
| Quebec | 1,451,539 | 5,289,311 | 130 | 127 |
| Saskatchewan | 118,866 | 479,138 | 104 | 129 |
| Canada total | $4,424,390 | $16,898,074 | 116% | 126% |

### GROUP

| | Face Amount (in thousands) | | |
|---|---|---|---|
| | 1981 | 1982 | 1982/1981 |
| January | $ 1,463,814 | $ 2,693,014 | 184% |
| February | 2,839,386 | 1,253,002 | 44 |
| March | 2,339,791 | 3,336,215 | 143 |
| April | 1,521,624 | 2,127,281 | 140 |
| May | 1,466,359 | | |
| June | 2,257,118 | | |
| July | 1,564,429 | | |
| August | 1,689,320 | | |
| September | 2,725,288 | | |
| October | 1,851,872 | | |
| November | 2,213,515 | | |
| December | 3,883,105 | | |
| **Year total** | $25,815,621 | | |
| **Year to date** | $ 8,164,615 | $ 9,409,512 | 115% |

## Ordinary Sales Results of 40 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 16,880 | $ 18,918 | $ 1,856,531 | $ 2,330,948 | 45,496 | 47,741 | $ 9.09 | $ 8.12 | $40,806 | $48,825 | $371 | $396 | 112% | 126% | 105% | 89% | 120% | 107% | January |
| February | 21,338 | 24,285 | 2,380,506 | 3,158,723 | 62,658 | 67,913 | 8.96 | 7.69 | 37,992 | 46,511 | 341 | 358 | 114 | 133 | 108 | 86 | 122 | 105 | February |
| March | 24,010 | 26,716 | 2,653,381 | 3,621,298 | 67,778 | 73,568 | 9.05 | 7.38 | 39,148 | 49,224 | 354 | 363 | 111 | 136 | 109 | 82 | 126 | 103 | March |
| April | 23,906 | 25,919 | 2,817,197 | 3,263,262 | 68,086 | 68,531 | 8.49 | 7.94 | 41,377 | 47,617 | 351 | 378 | 108 | 116 | 101 | 94 | 115 | 108 | April |
| May | 22,921 | | 2,714,011 | | 66,491 | | 8.45 | | 40,818 | | 345 | | | | | | | | May |
| June | 25,518 | | 3,065,033 | | 71,087 | | 8.33 | | 43,117 | | 359 | | | | | | | | June |
| July | 23,889 | | 2,870,003 | | 63,255 | | 8.32 | | 45,372 | | 378 | | | | | | | | July |
| August | 19,812 | | 2,428,313 | | 52,208 | | 8.16 | | 46,512 | | 379 | | | | | | | | August |
| September | 22,517 | | 2,758,003 | | 63,440 | | 8.16 | | 43,474 | | 355 | | | | | | | | September |
| October | 26,749 | | 3,126,430 | | 75,797 | | 8.56 | | 41,247 | | 353 | | | | | | | | October |
| November | 27,930 | | 3,325,475 | | 73,203 | | 8.40 | | 45,428 | | 382 | | | | | | | | November |
| December | 32,594 | | 3,834,781 | | 72,884 | | 8.50 | | 52,615 | | 447 | | | | | | | | December |
| **Year total** | $288,064 | | $33,829,664 | | 782,383 | | $ 8.52 | | $43,239 | | $368 | | | | | | | | Year total |
| **Year to date** | $ 86,134 | $ 95,838 | $ 9,707,615 | $12,374,231 | 244,018 | 257,753 | $ 8.87 | $ 7.74 | $39,782 | $48,008 | $353 | $372 | 111% | 127% | 106% | 87% | 121% | 105% | Year to date |
| Group 1—Month | $ 18,059 | $ 18,544 | $ 2,060,960 | $ 2,229,018 | 53,081 | 52,117 | $ 8.76 | $ 8.32 | $38,827 | $42,769 | $340 | $356 | 103% | 108% | 98% | 95% | 110% | 105% | Group 1—Month |
| Year to date | $ 66,464 | $ 70,857 | $ 7,216,288 | $ 8,421,609 | 191,875 | 192,738 | $ 9.21 | $ 8.41 | $37,609 | $43,695 | $346 | $368 | 107% | 117% | 100% | 91% | 116% | 106% | Year to date |
| Group 2—Month | $ 4,273 | $ 5,551 | $ 525,431 | $ 726,978 | 10,593 | 11,980 | $ 8.13 | $ 7.64 | $49,602 | $60,683 | $403 | $463 | 130% | 138% | 113% | 94% | 122% | 115% | Group 2—Month |
| Year to date | $ 14,980 | $ 18,596 | $ 1,787,861 | $ 2,832,909 | 37,539 | 49,213 | $ 8.38 | $ 6.56 | $47,627 | $57,564 | $399 | $378 | 124% | 158% | 131% | 78% | 121% | 95% | Year to date |
| Group 3—Month | $ 1,574 | $ 1,824 | $ 230,806 | $ 307,266 | 4,412 | 4,434 | $ 6.82 | $ 5.94 | $52,313 | $69,298 | $357 | $411 | 116% | 133% | 100% | 87% | 132% | 115% | Group 3—Month |
| Year to date | $ 4,690 | $ 6,385 | $ 703,466 | $ 1,119,713 | 14,604 | 15,802 | $ 6.67 | $ 5.70 | $48,169 | $70,859 | $321 | $404 | 136% | 159% | 108% | 85% | 147% | 126% | Year to date |

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141





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# *Monthly Survey of* LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 120% | 119% | 98% | 93% | 99% | 98% |
| Group | 112% | 121% | — | — | — | — |
| Industrial | 56% | 62% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 119% | 125% | 105% | 107% | 110% | 111% |
| Group | 152% | 121% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (28)
Group 4—$1 billion to $2 billion (24)
Group 5—$500 million to $1 billion (19)
Group 6—Less than $500 million (22)

**Home service companies or departments**

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (17)

**Canada**

Group 1—$2 billion or more (15)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (11)

# Industry Sales

## ORDINARY

| | Face Amount (in millions) | | | Number of Policies (in thousands) | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 29,094 | $ 34,503 | 119% | 1,055 | 949 | 90% |
| February | 32,073 | 38,259 | 119 | 1,226 | 1,136 | 93 |
| March | 38,871 | 47,406 | 122 | 1,482 | 1,397 | 94 |
| April | 39,581 | 44,659 | 113 | 1,369 | 1,238 | 90 |
| May | 36,482 | 43,924 | 120 | 1,252 | 1,230 | 98 |
| June | 40,913 | | | 1,361 | | |
| July | 38,118 | | | 1,212 | | |
| August | 36,769 | | | 1,238 | | |
| September | 38,762 | | | 1,258 | | |
| October | 41,267 | | | 1,344 | | |
| November | 40,413 | | | 1,290 | | |
| December | 51,502 | | | 1,331 | | |
| **Year total** | $463,845 | | | 15,418 | | |
| **Year to date** | $176,101 | $208,751 | 119% | 6,384 | 5,950 | 93% |

### Face Amount by State (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date | | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|---|---|---|---|---|
| Alabama | $ 863,464 | $ 3,945,787 | 132% | 119% | Montana | $ 152,573 | $ 698,505 | 123% | 115% |
| Alaska | 69,837 | 365,972 | 108 | 124 | Nebraska | 398,061 | 1,929,413 | 121 | 119 |
| Arizona | 577,830 | 2,665,055 | 121 | 117 | Nevada | 170,889 | 766,898 | 133 | 136 |
| Arkansas | 427,149 | 2,053,912 | 148 | 148 | New Hampshire | 169,748 | 778,775 | 116 | 114 |
| California | 4,985,165 | 24,295,900 | 115 | 120 | New Jersey | 1,307,739 | 6,195,866 | 110 | 109 |
| Colorado | 786,812 | 3,945,412 | 124 | 125 | New Mexico | 260,835 | 1,172,454 | 135 | 122 |
| Connecticut | 711,703 | 3,396,988 | 116 | 124 | New York | 2,533,754 | 11,972,759 | 106 | 104 |
| Delaware | 113,097 | 534,812 | 109 | 108 | North Carolina | 1,134,399 | 5,263,667 | 119 | 116 |
| D.C. | 194,116 | 766,571 | 179 | 142 | North Dakota | 174,305 | 910,921 | 121 | 137 |
| Florida | 2,174,426 | 9,997,434 | 126 | 121 | Ohio | 1,795,584 | 8,949,749 | 116 | 112 |
| Georgia | 1,413,302 | 6,570,907 | 130 | 129 | Oklahoma | 750,988 | 3,616,780 | 137 | 126 |
| Hawaii | 204,771 | 1,056,940 | 110 | 118 | Oregon | 438,107 | 2,203,953 | 115 | 121 |
| Idaho | 191,533 | 983,859 | 108 | 118 | Pennsylvania | 1,734,922 | 8,157,271 | 117 | 112 |
| Illinois | 1,998,055 | 9,809,992 | 111 | 113 | Rhode Island | 187,259 | 825,561 | 111 | 109 |
| Indiana | 879,346 | 4,335,658 | 110 | 113 | South Carolina | 679,950 | 3,027,062 | 137 | 124 |
| Iowa | 539,384 | 2,608,414 | 121 | 111 | South Dakota | 176,602 | 789,538 | 156 | 129 |
| Kansas | 523,071 | 2,498,232 | 128 | 124 | Tennessee | 939,618 | 4,582,167 | 122 | 127 |
| Kentucky | 475,181 | 2,431,803 | 115 | 111 | Texas | 3,985,081 | 18,389,497 | 136 | 128 |
| Louisiana | 1,195,502 | 5,355,427 | 131 | 129 | Utah | 622,459 | 2,542,339 | 171 | 159 |
| Maine | 131,614 | 675,668 | 104 | 115 | Vermont | 77,782 | 381,930 | 130 | 138 |
| Maryland | 780,106 | 3,664,338 | 110 | 111 | Virginia | 1,059,968 | 4,938,783 | 111 | 111 |
| Massachusetts | 943,963 | 4,570,243 | 124 | 122 | Washington | 828,343 | 3,969,137 | 127 | 126 |
| Michigan | 1,102,685 | 5,379,287 | 107 | 108 | West Virginia | 192,972 | 929,098 | 105 | 103 |
| Minnesota | 731,402 | 3,599,247 | 129 | 117 | Wisconsin | 712,030 | 3,519,995 | 114 | 116 |
| Mississippi | 492,652 | 2,119,539 | 126 | 117 | Wyoming | 80,510 | 441,353 | 87 | 110 |
| Missouri | 853,062 | 4,169,302 | 120 | 121 | U.S. TOTAL | $43,923,706 | $208,750,170 | 120% | 119% |

## GROUP

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 14,391 | $ 17,999 | 125% |
| February | 13,537 | 15,242 | 113 |
| March | 17,966 | 24,192 | 135 |
| April | 12,953 | 14,665 | 113 |
| May | 14,438 | 16,217 | 112 |
| June | 59,159* | | |
| July | 19,378 | | |
| August | 18,370 | | |
| September | 18,393 | | |
| October | 59,694* | | |
| November | 17,773 | | |
| December | 80,299* | | |
| **Year total** | $346,351 | | |
| **Year to date** | $ 73,285 | $ 88,315 | 121% |

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI

## INDUSTRIAL

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 178 | $ 98 | 55% |
| February | 173 | 135 | 78 |
| March | 255 | 152 | 60 |
| April | 215 | 134 | 62 |
| May | 225 | 126 | 56 |
| June | 152 | | |
| July | 152 | | |
| August | 149 | | |
| September | 144 | | |
| October | 242 | | |
| November | 119 | | |
| December | 132 | | |
| **Year total** | $2,136 | | |
| **Year to date** | $1,046 | $ 645 | 62% |

# UNITED STATES

## Ordinary Sales Results of 148 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 246,623 | $ 247,729 | $ 18,725,556 | $ 21,966,636 | 639,318 | 573,144 | $13.17 | $11.28 | $29,290 | $38,327 | $386 | $432 | 100% | 117% | 90% | 86% | 131% | 112% | January |
| February | 253,778 | 249,799 | 20,630,147 | 24,387,718 | 732,521 | 680,744 | 12.30 | 10.24 | 28,163 | 35,825 | 346 | 367 | 98 | 118 | 93 | 83 | 127 | 106 | February |
| March | 308,097 | 308,045 | 24,914,550 | 30,117,896 | 887,535 | 831,877 | 12.37 | 10.23 | 28,072 | 36,205 | 347 | 370 | 100 | 121 | 94 | 83 | 129 | 107 | March |
| April | 307,528 | 281,436 | 25,419,606 | 28,361,128 | 821,532 | 746,955 | 12.10 | 9.92 | 30,942 | 37,969 | 374 | 377 | 92 | 112 | 91 | 82 | 123 | 101 | April |
| May | 286,535 | 283,211 | 23,461,527 | 27,970,884 | 751,512 | 742,714 | 12.21 | 10.13 | 31,219 | 37,660 | 381 | 381 | 99 | 119 | 99 | 83 | 121 | 100 | May |
| June | 321,414 | | 26,323,256 | | 821,243 | | 12.21 | | 32,053 | | 391 | | | | | | | | June |
| July | 293,585 | | 24,445,193 | | 730,673 | | 12.01 | | 33,456 | | 402 | | | | | | | | July |
| August | 282,997 | | 23,625,370 | | 746,672 | | 11.98 | | 31,641 | | 379 | | | | | | | | August |
| September | 290,568 | | 24,946,500 | | 755,965 | | 11.65 | | 33,000 | | 384 | | | | | | | | September |
| October | 303,961 | | 26,537,198 | | 790,890 | | 11.45 | | 33,554 | | 384 | | | | | | | | October |
| November | 290,799 | | 26,031,445 | | 769,212 | | 11.17 | | 33,842 | | 378 | | | | | | | | November |
| December | 375,497 | | 33,424,399 | | 804,547 | | 11.23 | | 41,544 | | 467 | | | | | | | | December |
| **Year total** | $3,561,382 | | $298,484,747 | | 9,251,620 | | $11.93 | | $32,263 | | $385 | | | | | | | | **Year total** |
| **Year to date** | $1,402,561 | $1,370,220 | $113,151,386 | $132,804,262 | 3,832,418 | 3,575,434 | $12.40 | $10.32 | $29,525 | $37,144 | $366 | $383 | 98% | 117% | 93% | 83% | 126% | 105% | **Year to date** |

### 125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 224,365 | $ 217,611 | $ 19,386,499 | $ 23,679,372 | 426,278 | 405,693 | $11.57 | $ 9.19 | $45,479 | $58,368 | $526 | $536 | 97% | 122% | 95% | 79% | 128% | 102% | **Month** |
| **Year to date** | $1,095,695 | $1,059,324 | $ 92,791,937 | $112,579,084 | 2,166,534 | 1,989,112 | $11.81 | $ 9.41 | $42,830 | $56,598 | $506 | $533 | 97% | 121% | 92% | 80% | 132% | 105% | **Year to date** |
| Group 1—Month | $ 140,750 | $ 130,026 | $ 11,978,837 | $ 13,735,412 | 276,126 | 249,583 | $11.75 | $ 9.47 | $43,382 | $55,033 | $510 | $521 | 92% | 115% | 90% | 81% | 127% | 102% | Group 1—Month |
| Year to date | $ 685,457 | $ 633,233 | $ 56,079,740 | $ 65,385,348 | 1,370,928 | 1,219,493 | $12.22 | $ 9.68 | $40,906 | $53,617 | $500 | $519 | 92% | 117% | 89% | 79% | 131% | 104% | Year to date |
| Group 2—Month | $ 41,091 | $ 38,053 | $ 3,310,868 | $ 3,665,248 | 64,867 | 61,806 | $12.41 | $10.38 | $51,041 | $59,302 | $633 | $616 | 93% | 111% | 95% | 84% | 116% | 97% | Group 2—Month |
| Year to date | $ 204,526 | $ 197,178 | $ 16,416,306 | $ 17,727,183 | 344,178 | 304,522 | $12.46 | $11.12 | $47,697 | $58,213 | $594 | $648 | 96% | 108% | 88% | 89% | 122% | 109% | Year to date |
| Group 3—Month | $ 23,011 | $ 27,986 | $ 2,271,247 | $ 3,524,611 | 45,884 | 47,697 | $10.13 | $ 7.94 | $49,500 | $73,896 | $502 | $587 | 122% | 155% | 104% | 78% | 149% | 117% | Group 3—Month |
| Year to date | $ 114,591 | $ 126,706 | $ 11,338,129 | $ 16,606,987 | 242,968 | 237,284 | $10.11 | $ 7.63 | $46,665 | $69,988 | $472 | $534 | 111% | 146% | 98% | 75% | 150% | 113% | Year to date |
| Group 4—Month | $ 12,764 | $ 12,647 | $ 1,119,222 | $ 1,696,293 | 21,097 | 24,558 | $11.40 | $ 7.46 | $53,051 | $69,073 | $605 | $515 | 99% | 152% | 116% | 65% | 130% | 85% | Group 4—Month |
| Year to date | $ 58,300 | $ 56,828 | $ 5,449,492 | $ 7,642,720 | 112,364 | 117,393 | $10.70 | $ 7.44 | $48,499 | $65,104 | $519 | $484 | 97% | 140% | 104% | 70% | 134% | 93% | Year to date |
| Group 5—Month | $ 4,442 | $ 6,836 | $ 480,574 | $ 707,940 | 11,738 | 15,508 | $ 9.24 | $ 9.66 | $40,942 | $45,650 | $378 | $441 | 154% | 147% | 132% | 105% | 111% | 117% | Group 5—Month |
| Year to date | $ 21,795 | $ 34,166 | $ 2,384,627 | $ 3,488,304 | 61,868 | 77,277 | $ 9.14 | $ 9.79 | $38,544 | $45,140 | $352 | $442 | 157% | 146% | 125% | 107% | 117% | 126% | Year to date |
| Group 6—Month | $ 2,307 | $ 2,063 | $ 225,751 | $ 349,868 | 6,566 | 6,541 | $10.22 | $ 5.90 | $34,382 | $53,488 | $351 | $315 | 89% | 155% | 100% | 58% | 156% | 90% | Group 6—Month |
| Year to date | $ 11,026 | $ 11,213 | $ 1,123,643 | $ 1,728,542 | 34,228 | 33,143 | $ 9.81 | $ 6.49 | $32,828 | $52,154 | $322 | $338 | 102% | 154% | 97% | 66% | 159% | 105% | Year to date |

### 23 Home Service Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 59,750 | $ 63,158 | $ 4,014,072 | $ 4,231,592 | 299,892 | 313,461 | $14.89 | $14.93 | $13,385 | $13,500 | $199 | $201 | 106% | 105% | 105% | 100% | 101% | 101% | **Month** |
| **Year to date** | $ 290,988 | $ 297,644 | $ 20,000,747 | $ 19,952,068 | 1,508,917 | 1,467,920 | $14.55 | $14.92 | $13,255 | $13,592 | $193 | $203 | 102% | 100% | 97% | 103% | 103% | 105% | **Year to date** |
| Group 7—Month | $ 30,542 | $ 29,010 | $ 2,259,564 | $ 2,080,046 | 106,672 | 93,234 | $13.52 | $13.95 | $21,182 | $22,310 | $286 | $311 | 95% | 92% | 87% | 103% | 105% | 109% | Group 7—Month |
| Year to date | $ 153,432 | $ 142,851 | $ 11,594,064 | $ 10,206,140 | 558,612 | 473,575 | $13.23 | $14.00 | $20,755 | $21,551 | $275 | $302 | 93% | 88% | 85% | 106% | 104% | 110% | Year to date |
| Group 8—Month | $ 12,483 | $ 14,906 | $ 802,351 | $ 956,709 | 75,479 | 90,304 | $15.56 | $15.58 | $10,630 | $10,594 | $165 | $165 | 119% | 119% | 120% | 100% | 100% | 100% | Group 8—Month |
| Year to date | $ 63,092 | $ 72,231 | $ 3,903,139 | $ 4,541,319 | 388,717 | 424,399 | $16.16 | $15.91 | $10,041 | $10,701 | $162 | $170 | 114% | 116% | 109% | 98% | 107% | 105% | Year to date |
| Group 9—Month | $ 16,725 | $ 19,242 | $ 952,157 | $ 1,194,837 | 117,741 | 129,923 | $17.57 | $16.10 | $ 8,087 | $ 9,197 | $142 | $148 | 115% | 125% | 110% | 92% | 114% | 104% | Group 9—Month |
| Year to date | $ 74,464 | $ 82,562 | $ 4,503,544 | $ 5,204,609 | 561,588 | 569,946 | $16.53 | $15.86 | $ 8,019 | $ 9,132 | $133 | $145 | 111% | 116% | 101% | 96% | 114% | 109% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 2,420 | $ 2,442 | $ 60,956 | $ 59,920 | 25,342 | 23,560 | $39.70 | $40.75 | $ 2,405 | $ 2,543 | $ 95 | $104 | 101% | 98% | 93% | 103% | 106% | 109% | **Month** |
| **Year to date** | $ 15,878 | $ 13,252 | $ 358,702 | $ 273,110 | 156,967 | 118,402 | $44.27 | $48.52 | $ 2,285 | $ 2,307 | $101 | $112 | 83% | 76% | 75% | 110% | 101% | 111% | **Year to date** |

# CANADA

## Industry Sales

### ORDINARY

| | Face Amount (in thousands) | | | Number of Policies | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 2,578,748 | $ 3,204,040 | 124% | 63,955 | 67,857 | 106% |
| February | 3,258,714 | 4,326,305 | 133 | 85,871 | 95,709 | 111 |
| March | 3,717,855 | 4,943,339 | 133 | 96,776 | 104,312 | 108 |
| April | 3,823,493 | 4,424,390 | 116 | 93,146 | 95,651 | 103 |
| May | 3,730,674 | 4,431,341 | 119 | 92,392 | 97,149 | 105 |
| June | 4,174,144 | | | 98,630 | | |
| July | 3,924,266 | | | 88,063 | | |
| August | 3,305,520 | | | 72,855 | | |
| September | 3,878,656 | | | 92,274 | | |
| October | 4,332,630 | | | 106,604 | | |
| November | 4,599,028 | | | 104,238 | | |
| December | 5,207,327 | | | 101,969 | | |
| **Year total** | $46,531,055 | | | 1,096,773 | | |
| **Year to date** | $17,109,484 | $21,329,415 | 125% | 432,140 | 460,678 | 107% |

### Face Amount by Province (in thousands)

| | | | 1982/1981 | |
|---|---|---|---|---|
| | Month | Year to date | Month | Year to date |
| Alberta | $ 598,307 | $ 2,701,158 | 137% | 131% |
| British Columbia | 545,804 | 2,651,216 | 116 | 121 |
| Manitoba | 143,212 | 750,224 | 111 | 126 |
| New Brunswick | 86,859 | 419,557 | 115 | 128 |
| Newfoundland | 61,465 | 231,703 | 167 | 132 |
| Nova Scotia | 82,485 | 424,112 | 95 | 115 |
| Ontario | 1,367,762 | 6,784,745 | 113 | 123 |
| Prince Edward Is. | 13,186 | 65,990 | 109 | 116 |
| Quebec | 1,400,047 | 6,689,358 | 120 | 126 |
| Saskatchewan | 132,214 | 611,352 | 127 | 129 |
| Canada total | $4,431,341 | $21,329,415 | 119% | 125% |

### GROUP

| | Face Amount (in thousands) | | |
|---|---|---|---|
| | 1981 | 1982 | 1982/1981 |
| January | $ 1,463,814 | $ 2,693,014 | 184% |
| February | 2,839,386 | 1,253,002 | 44 |
| March | 2,339,791 | 3,336,215 | 143 |
| April | 1,521,624 | 2,127,281 | 140 |
| May | 1,466,359 | 2,227,614 | 152 |
| June | 2,257,118 | | |
| July | 1,564,429 | | |
| August | 1,689,320 | | |
| September | 2,725,288 | | |
| October | 1,851,872 | | |
| November | 2,213,515 | | |
| December | 3,883,105 | | |
| **Year total** | $25,815,621 | | |
| **Year to date** | $ 9,630,974 | $11,637,126 | 121% |

## Ordinary Sales Results of 40 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 16,880 | $ 18,918 | $ 1,856,531 | $ 2,330,948 | 45,496 | 47,741 | $ 9.09 | $ 8.12 | $40,806 | $48,825 | $371 | $396 | 112% | 126% | 105% | 89% | 120% | 107% | January |
| February | 21,338 | 24,285 | 2,380,506 | 3,158,723 | 62,658 | 67,913 | 8.96 | 7.69 | 37,992 | 46,511 | 341 | 358 | 114 | 133 | 108 | 86 | 122 | 105 | February |
| March | 24,010 | 26,716 | 2,653,381 | 3,621,298 | 67,778 | 73,568 | 9.05 | 7.38 | 39,148 | 49,224 | 354 | 363 | 111 | 136 | 109 | 82 | 126 | 103 | March |
| April | 23,906 | 25,919 | 2,817,197 | 3,263,262 | 68,086 | 68,531 | 8.49 | 7.94 | 41,377 | 47,617 | 351 | 378 | 108 | 116 | 101 | 94 | 115 | 108 | April |
| May | 22,921 | 25,288 | 2,714,011 | 3,215,345 | 66,491 | 67,709 | 8.45 | 7.86 | 40,818 | 47,488 | 345 | 373 | 110 | 118 | 102 | 93 | 116 | 108 | May |
| June | 25,518 | | 3,065,033 | | 71,087 | | 8.33 | | 43,117 | | 359 | | | | | | | | June |
| July | 23,889 | | 2,870,003 | | 63,255 | | 8.32 | | 45,372 | | 378 | | | | | | | | July |
| August | 19,812 | | 2,428,313 | | 52,208 | | 8.16 | | 46,512 | | 379 | | | | | | | | August |
| September | 22,517 | | 2,758,003 | | 63,440 | | 8.16 | | 43,474 | | 355 | | | | | | | | September |
| October | 26,749 | | 3,126,430 | | 75,797 | | 8.56 | | 41,247 | | 353 | | | | | | | | October |
| November | 27,930 | | 3,325,475 | | 73,203 | | 8.40 | | 45,428 | | 382 | | | | | | | | November |
| December | 32,594 | | 3,834,781 | | 72,884 | | 8.50 | | 52,615 | | 447 | | | | | | | | December |
| **Year total** | $288,064 | | $33,829,664 | | 782,383 | | $ 8.52 | | $43,239 | | $368 | | | | | | | | Year total |
| **Year to date** | $109,055 | $121,126 | $12,421,626 | $15,589,576 | 310,509 | 325,462 | $ 8.78 | $ 7.77 | $40,004 | $47,900 | $351 | $372 | 111% | 126% | 105% | 88% | 120% | 106% | Year to date |
| Group 1—Month | $ 17,628 | $ 17,788 | $ 1,998,809 | $ 2,091,145 | 52,237 | 50,051 | $ 8.82 | $ 8.51 | $38,264 | $41,780 | $337 | $355 | 101% | 105% | 96% | 96% | 109% | 105% | Group 1—Month |
| Year to date | $ 84,092 | $ 88,645 | $ 9,215,097 | $10,512,754 | 244,112 | 242,789 | $ 9.13 | $ 8.43 | $37,749 | $43,300 | $344 | $365 | 105% | 114% | 99% | 92% | 115% | 106% | Year to date |
| Group 2—Month | $ 3,846 | $ 5,148 | $ 500,145 | $ 682,266 | 10,330 | 12,670 | $ 7.69 | $ 7.55 | $48,417 | $53,849 | $372 | $406 | 134% | 136% | 123% | 98% | 111% | 109% | Group 2—Month |
| Year to date | $ 18,826 | $ 23,744 | $ 2,288,006 | $ 3,515,175 | 47,869 | 61,883 | $ 8.23 | $ 6.75 | $47,797 | $56,804 | $393 | $384 | 126% | 154% | 129% | 82% | 119% | 98% | Year to date |
| Group 3—Month | $ 1,447 | $ 2,352 | $ 215,057 | $ 441,934 | 3,924 | 4,988 | $ 6.73 | $ 5.32 | $54,806 | $88,599 | $369 | $472 | 163% | 205% | 127% | 79% | 162% | 128% | Group 3—Month |
| Year to date | $ 6,137 | $ 8,737 | $ 918,523 | $ 1,561,647 | 18,528 | 20,790 | $ 6.68 | $ 5.59 | $49,575 | $75,115 | $331 | $420 | 142% | 170% | 112% | 84% | 152% | 127% | Year to date |

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141





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# *Monthly Survey of* LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 118% | 118% | 96% | 94% | 96% | 97% |
| Group | 33% | 81% | — | — | — | — |
| Industrial | 76% | 64% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 114% | 123% | 104% | 106% | 110% | 111% |
| Group | 93% | 116% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

- Group 1—$10 billion or more (20)
- Group 2—$4 billion to $10 billion (23)
- Group 3—$2 billion to $4 billion (28)
- Group 4—$1 billion to $2 billion (24)
- Group 5—$500 million to $1 billion (19)
- Group 6—Less than $500 million (22)

**Home service companies or departments**

- Group 7—$25 billion or more (2)
- Group 8—$5 billion to $25 billion (4)
- Group 9—Less than $5 billion (17)

**Canada**

- Group 1—$2 billion or more (15)
- Group 2—$700 million to $2 billion (14)
- Group 3—Less than $700 million (11)

# Industry Sales

## ORDINARY

| | Face Amount (in millions) | | | Number of Policies (in thousands) | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 29,094 | $ 34,503 | 119% | 1,055 | 949 | 90% |
| February | 32,073 | 38,259 | 119 | 1,226 | 1,136 | 93 |
| March | 38,871 | 47,406 | 122 | 1,482 | 1,397 | 94 |
| April | 39,581 | 44,659 | 113 | 1,369 | 1,238 | 90 |
| May | 36,482 | 43,924 | 120 | 1,252 | 1,230 | 98 |
| June | 40,913 | 48,263 | 118 | 1,361 | 1,304 | 96 |
| July | 38,118 | | | 1,212 | | |
| August | 36,769 | | | 1,238 | | |
| September | 38,762 | | | 1,258 | | |
| October | 41,267 | | | 1,344 | | |
| November | 40,413 | | | 1,290 | | |
| December | 51,502 | | | 1,331 | | |
| **Year total** | $463,845 | | | 15,418 | | |
| **Year to date** | $217,014 | $257,014 | 118% | 7,745 | 7,254 | 94% |

### Face Amount by State (in thousands)

| | | | 1982/1981 | | | | | 1982/1981 | |
|---|---|---|---|---|---|---|---|---|---|
| | Month | Year to date | Month | Year to date | | Month | Year to date | Month | Year to date |
| Alabama | $ 903,592 | $ 4,849,379 | 115% | 119% | Montana | $ 157,033 | $ 855,538 | 122% | 116% |
| Alaska | 107,667 | 473,639 | 116 | 122 | Nebraska | 432,102 | 2,361,515 | 124 | 120 |
| Arizona | 645,669 | 3,310,724 | 127 | 119 | Nevada | 184,316 | 951,214 | 121 | 133 |
| Arkansas | 461,469 | 2,515,381 | 141 | 147 | New Hampshire | 189,569 | 968,344 | 123 | 116 |
| California | 5,719,148 | 30,015,048 | 117 | 120 | New Jersey | 1,473,349 | 7,669,215 | 116 | 110 |
| Colorado | 897,573 | 4,842,985 | 130 | 126 | New Mexico | 260,836 | 1,433,290 | 110 | 119 |
| Connecticut | 768,838 | 4,165,826 | 122 | 124 | New York | 2,885,088 | 14,857,847 | 113 | 106 |
| Delaware | 124,176 | 658,988 | 110 | 109 | North Carolina | 1,200,109 | 6,463,776 | 116 | 116 |
| D.C. | 184,763 | 951,334 | 125 | 138 | North Dakota | 201,778 | 1,112,699 | 136 | 137 |
| Florida | 2,230,450 | 12,227,884 | 111 | 119 | Ohio | 2,058,758 | 11,008,507 | 115 | 113 |
| Georgia | 1,476,959 | 8,047,866 | 126 | 128 | Oklahoma | 852,509 | 4,469,289 | 121 | 125 |
| Hawaii | 253,218 | 1,310,158 | 113 | 117 | Oregon | 481,395 | 2,685,348 | 117 | 120 |
| Idaho | 222,833 | 1,206,692 | 122 | 119 | Pennsylvania | 1,834,775 | 9,992,046 | 108 | 111 |
| Illinois | 2,237,702 | 12,047,694 | 115 | 113 | Rhode Island | 200,916 | 1,026,477 | 104 | 108 |
| Indiana | 963,568 | 5,299,226 | 114 | 113 | South Carolina | 731,335 | 3,758,397 | 127 | 125 |
| Iowa | 600,100 | 3,208,514 | 114 | 111 | South Dakota | 188,854 | 978,392 | 160 | 134 |
| Kansas | 567,204 | 3,065,436 | 116 | 122 | Tennessee | 1,042,029 | 5,624,196 | 128 | 127 |
| Kentucky | 530,345 | 2,962,148 | 108 | 110 | Texas | 4,472,999 | 22,862,496 | 127 | 127 |
| Louisiana | 1,221,772 | 6,577,199 | 118 | 127 | Utah | 559,974 | 3,102,313 | 147 | 157 |
| Maine | 146,422 | 822,090 | 112 | 114 | Vermont | 72,118 | 454,048 | 106 | 131 |
| Maryland | 822,178 | 4,486,516 | 106 | 110 | Virginia | 1,244,315 | 6,183,098 | 117 | 112 |
| Massachusetts | 1,030,144 | 5,600,387 | 113 | 120 | Washington | 930,257 | 4,899,394 | 130 | 127 |
| Michigan | 1,158,369 | 6,537,656 | 109 | 108 | West Virginia | 219,342 | 1,148,440 | 104 | 103 |
| Minnesota | 782,116 | 4,381,363 | 119 | 117 | Wisconsin | 768,017 | 4,288,012 | 116 | 116 |
| Mississippi | 543,252 | 2,662,791 | 125 | 119 | Wyoming | 102,397 | 543,750 | 103 | 109 |
| Missouri | 919,705 | 5,089,007 | 116 | 120 | U.S. TOTAL | $48,263,402 | $257,013,572 | 118% | 118% |

## GROUP

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 14,391 | $ 17,999 | 125% |
| February | 13,537 | 15,242 | 113 |
| March | 17,966 | 24,192 | 135 |
| April | 12,953 | 14,665 | 113 |
| May | 14,438 | 16,217 | 112 |
| June | 59,159* | 19,342 | 33 |
| July | 19,378 | | |
| August | 18,370 | | |
| September | 18,393 | | |
| October | 59,694* | | |
| November | 17,773 | | |
| December | 80,299* | | |
| **Year total** | $346,351 | | |
| **Year to date** | $132,444 | $107,657 | 81% |

## INDUSTRIAL

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 178 | $ 98 | 55% |
| February | 173 | 135 | 78 |
| March | 255 | 152 | 60 |
| April | 215 | 134 | 62 |
| May | 225 | 126 | 56 |
| June | 152 | 116 | 76 |
| July | 152 | | |
| August | 149 | | |
| September | 144 | | |
| October | 242 | | |
| November | 119 | | |
| December | 132 | | |
| **Year total** | $2,136 | | |
| **Year to date** | $1,198 | $ 761 | 64% |

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

# UNITED STATES

## Ordinary Sales Results of 148 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 246,623 | $ 247,729 | $ 18,725,556 | $ 21,966,636 | 639,318 | 573,144 | $13.17 | $11.28 | $29,290 | $38,327 | $386 | $432 | 100% | 117% | 90% | 86% | 131% | 112% | January |
| February | 253,778 | 249,799 | 20,630,147 | 24,387,718 | 732,521 | 680,744 | 12.30 | 10.24 | 28,163 | 35,825 | 346 | 367 | 98 | 118 | 93 | 83 | 127 | 106 | February |
| March | 308,097 | 308,045 | 24,914,550 | 30,117,896 | 887,535 | 831,077 | 12.37 | 10.23 | 28,072 | 36,205 | 347 | 370 | 100 | 121 | 94 | 83 | 129 | 107 | March |
| April | 307,528 | 281,436 | 25,419,606 | 28,361,128 | 821,532 | 746,955 | 12.10 | 9.92 | 30,942 | 37,969 | 374 | 377 | 92 | 112 | 91 | 82 | 123 | 101 | April |
| May | 286,535 | 283,211 | 23,461,527 | 27,970,884 | 751,512 | 742,714 | 12.21 | 10.13 | 31,219 | 37,660 | 381 | 381 | 99 | 119 | 99 | 83 | 121 | 100 | May |
| June | 321,414 | 308,768 | 26,323,256 | 30,530,771 | 821,243 | 786,294 | 12.21 | 10.11 | 32,053 | 38,829 | 391 | 393 | 96 | 116 | 96 | 83 | 121 | 101 | June |
| July | 293,585 | | 24,445,193 | | 730,673 | | 12.01 | | 33,456 | | 402 | | | | | | | | July |
| August | 282,997 | | 23,625,370 | | 746,672 | | 11.98 | | 31,641 | | 379 | | | | | | | | August |
| September | 290,568 | | 24,946,500 | | 755,965 | | 11.65 | | 33,000 | | 384 | | | | | | | | September |
| October | 303,961 | | 26,537,198 | | 790,890 | | 11.45 | | 33,554 | | 384 | | | | | | | | October |
| November | 290,799 | | 26,031,445 | | 769,212 | | 11.17 | | 33,842 | | 378 | | | | | | | | November |
| December | 375,497 | | 33,424,399 | | 804,547 | | 11.23 | | 41,544 | | 467 | | | | | | | | December |
| **Year total** | $3,561,382 | | $298,484,747 | | 9,251,620 | | $11.93 | | $32,263 | | $385 | | | | | | | | **Year total** |
| **Year to date** | $1,723,975 | $1,678,988 | $139,474,642 | $163,335,033 | 4,653,661 | 4,361,728 | $12.36 | $10.28 | $29,971 | $37,447 | $370 | $385 | 97% | 117% | 94% | 83% | 125% | 104% | **Year to date** |

### 125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 253,082 | $ 241,185 | $ 21,952,275 | $ 25,921,547 | 461,348 | 438,953 | $11.53 | $ 9.30 | $47,583 | $59,053 | $549 | $549 | 95% | 118% | 95% | 81% | 124% | 100% | **Month** |
| **Year to date** | $1,348,777 | $1,300,509 | $114,744,212 | $138,500,631 | 2,627,882 | 2,428,065 | $11.75 | $ 9.39 | $43,664 | $57,042 | $513 | $536 | 96% | 121% | 92% | 80% | 131% | 104% | **Year to date** |
| Group 1—Month | $ 162,509 | $ 147,912 | $ 13,722,382 | $ 15,218,543 | 299,756 | 273,527 | $11.84 | $ 9.72 | $45,779 | $55,638 | $542 | $541 | 91% | 111% | 91% | 82% | 122% | 100% | Group 1—Month |
| Year to date | $ 847,966 | $ 781,145 | $ 69,802,122 | $ 80,603,891 | 1,670,684 | 1,493,020 | $12.15 | $ 9.69 | $41,781 | $53,987 | $508 | $523 | 92% | 115% | 89% | 80% | 129% | 103% | Year to date |
| Group 2—Month | $ 45,712 | $ 41,932 | $ 3,701,970 | $ 4,011,670 | 70,329 | 64,547 | $12.35 | $10.45 | $52,638 | $62,151 | $650 | $650 | 92% | 108% | 92% | 85% | 118% | 100% | Group 2—Month |
| Year to date | $ 250,238 | $ 239,110 | $ 20,118,276 | $ 21,738,853 | 414,507 | 369,069 | $12.44 | $11.00 | $48,535 | $58,902 | $604 | $648 | 96% | 108% | 89% | 88% | 121% | 107% | Year to date |
| Group 3—Month | $ 24,677 | $ 28,274 | $ 2,499,253 | $ 3,728,703 | 47,410 | 50,851 | $ 9.87 | $ 7.58 | $52,716 | $73,326 | $521 | $556 | 115% | 149% | 107% | 77% | 139% | 107% | Group 3—Month |
| Year to date | $ 139,268 | $ 154,980 | $ 13,837,382 | $ 20,335,690 | 290,378 | 288,135 | $10.06 | $ 7.62 | $47,653 | $70,577 | $480 | $538 | 111% | 147% | 99% | 76% | 148% | 112% | Year to date |
| Group 4—Month | $ 12,784 | $ 13,562 | $ 1,253,273 | $ 1,824,941 | 24,715 | 26,906 | $10.20 | $ 7.43 | $50,709 | $67,827 | $517 | $504 | 106% | 146% | 109% | 73% | 134% | 97% | Group 4—Month |
| Year to date | $ 71,084 | $ 70,390 | $ 6,702,765 | $ 9,467,661 | 137,079 | 144,299 | $10.61 | $ 7.43 | $48,897 | $65,611 | $519 | $488 | 99% | 141% | 105% | 70% | 134% | 94% | Year to date |
| Group 5—Month | $ 5,330 | $ 7,115 | $ 558,114 | $ 737,224 | 12,800 | 15,772 | $ 9.55 | $ 9.65 | $43,603 | $46,743 | $416 | $451 | 133% | 132% | 123% | 101% | 107% | 108% | Group 5—Month |
| Year to date | $ 27,125 | $ 41,281 | $ 2,942,741 | $ 4,225,528 | 74,668 | 93,049 | $ 9.22 | $ 9.77 | $39,411 | $45,412 | $363 | $444 | 152% | 144% | 125% | 106% | 115% | 122% | Year to date |
| Group 6—Month | $ 2,070 | $ 2,390 | $ 217,283 | $ 400,466 | 6,338 | 7,350 | $ 9.53 | $ 5.97 | $34,283 | $54,485 | $327 | $325 | 115% | 184% | 116% | 63% | 159% | 99% | Group 6—Month |
| Year to date | $ 13,096 | $ 13,603 | $ 1,340,926 | $ 2,129,008 | 40,566 | 40,493 | $ 9.77 | $ 6.39 | $33,055 | $52,577 | $323 | $336 | 104% | 159% | 100% | 65% | 159% | 104% | Year to date |

### 23 Home Service Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 65,120 | $ 65,286 | $ 4,293,655 | $ 4,555,805 | 326,554 | 325,308 | $15.17 | $14.33 | $13,148 | $14,005 | $199 | $201 | 100% | 106% | 100% | 94% | 107% | 101% | **Month** |
| **Year to date** | $ 356,108 | $ 362,930 | $ 24,294,402 | $ 24,507,873 | 1,835,471 | 1,793,228 | $14.66 | $14.81 | $13,236 | $13,667 | $194 | $202 | 102% | 101% | 98% | 101% | 103% | 104% | **Year to date** |
| Group 7—Month | $ 31,607 | $ 30,085 | $ 2,296,032 | $ 2,265,555 | 107,384 | 99,069 | $13.77 | $13.28 | $21,382 | $22,868 | $294 | $304 | 95% | 99% | 92% | 96% | 107% | 103% | Group 7—Month |
| Year to date | $ 185,039 | $ 172,936 | $ 13,890,096 | $ 12,471,695 | 665,996 | 572,644 | $13.32 | $13.87 | $20,656 | $21,779 | $278 | $302 | 93% | 90% | 86% | 104% | 104% | 109% | Year to date |
| Group 8—Month | $ 14,313 | $ 16,387 | $ 911,389 | $ 1,081,778 | 83,818 | 99,268 | $15.70 | $15.15 | $10,873 | $10,898 | $171 | $165 | 114% | 119% | 118% | 96% | 100% | 96% | Group 8—Month |
| Year to date | $ 77,405 | $ 88,618 | $ 4,814,528 | $ 5,623,097 | 472,535 | 523,667 | $16.08 | $15.76 | $10,189 | $10,738 | $164 | $169 | 114% | 117% | 111% | 98% | 105% | 103% | Year to date |
| Group 9—Month | $ 19,200 | $ 18,814 | $ 1,086,234 | $ 1,208,472 | 135,352 | 126,971 | $17.68 | $15.57 | $ 8,025 | $ 9,518 | $142 | $148 | 98% | 111% | 94% | 88% | 119% | 104% | Group 9—Month |
| Year to date | $ 93,664 | $ 101,376 | $ 5,589,778 | $ 6,413,081 | 696,940 | 696,917 | $16.76 | $15.81 | $ 8,020 | $ 9,202 | $134 | $145 | 108% | 115% | 100% | 94% | 115% | 108% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 3,212 | $ 2,297 | $ 77,326 | $ 53,419 | 33,341 | 22,033 | $41.54 | $43.00 | $ 2,319 | $ 2,424 | $ 96 | $104 | 72% | 69% | 66% | 104% | 105% | 108% | **Month** |
| **Year to date** | $ 19,090 | $ 15,549 | $ 436,028 | $ 326,529 | 190,308 | 140,435 | $43.78 | $47.62 | $ 2,291 | $ 2,325 | $100 | $111 | 81% | 75% | 74% | 109% | 101% | 111% | **Year to date** |

# CANADA

## Industry Sales

### ORDINARY

| | Face Amount (in thousands) | | | Number of Policies | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 2,578,748 | $ 3,204,040 | 124% | 63,955 | 67,857 | 106% |
| February | 3,258,714 | 4,326,305 | 133 | 85,871 | 95,709 | 111 |
| March | 3,717,855 | 4,943,339 | 133 | 96,776 | 104,312 | 108 |
| April | 3,823,493 | 4,424,390 | 116 | 93,146 | 95,651 | 103 |
| May | 3,730,674 | 4,431,341 | 119 | 92,392 | 97,149 | 105 |
| June | 4,174,144 | 4,755,689 | 114 | 98,630 | 102,355 | 104 |
| July | 3,924,266 | | | 88,063 | | |
| August | 3,305,520 | | | 72,855 | | |
| September | 3,878,656 | | | 92,274 | | |
| October | 4,332,630 | | | 106,604 | | |
| November | 4,599,028 | | | 104,238 | | |
| December | 5,207,327 | | | 101,969 | | |
| **Year total** | $46,531,055 | | | 1,096,773 | | |
| **Year to date** | $21,283,628 | $26,085,104 | 123% | 530,770 | 563,033 | 106% |

### Face Amount by Province (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|
| Alberta | $ 571,464 | $ 3,272,622 | 105% | 126% |
| British Columbia | 527,548 | 3,178,764 | 100 | 117 |
| Manitoba | 187,682 | 937,906 | 118 | 124 |
| New Brunswick | 89,701 | 509,258 | 117 | 126 |
| Newfoundland | 62,721 | 294,424 | 136 | 133 |
| Nova Scotia | 101,932 | 526,044 | 116 | 115 |
| Ontario | 1,538,080 | 8,322,825 | 112 | 120 |
| Prince Edward Is. | 13,100 | 79,090 | 88 | 110 |
| Quebec | 1,524,592 | 8,213,950 | 124 | 125 |
| Saskatchewan | 138,869 | 750,221 | 123 | 127 |
| Canada total | $4,755,689 | $26,085,104 | 114% | 123% |

### GROUP

| | Face Amount (in thousands) | | |
|---|---|---|---|
| | 1981 | 1982 | 1982/1981 |
| January | $ 1,463,814 | $ 2,693,014 | 184% |
| February | 2,839,386 | 1,253,002 | 44 |
| March | 2,339,791 | 3,336,215 | 143 |
| April | 1,521,624 | 2,127,281 | 140 |
| May | 1,466,359 | 2,227,614 | 152 |
| June | 2,257,118 | 2,109,677 | 93 |
| July | 1,564,429 | | |
| August | 1,689,320 | | |
| September | 2,725,288 | | |
| October | 1,851,872 | | |
| November | 2,213,515 | | |
| December | 3,883,105 | | |
| **Year total** | $25,815,621 | | |
| **Year to date** | $11,888,092 | $13,746,803 | 116% |

## Ordinary Sales Results of 40 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 16,880 | $ 18,918 | $ 1,856,531 | $ 2,330,948 | 45,496 | 47,741 | $ 9.09 | $ 8.12 | $40,806 | $48,825 | $371 | $396 | 112% | 126% | 105% | 89% | 120% | 107% | January |
| February | 21,338 | 24,285 | 2,380,506 | 3,158,723 | 62,658 | 67,913 | 8.96 | 7.69 | 37,992 | 46,511 | 341 | 358 | 114 | 133 | 108 | 86 | 122 | 105 | February |
| March | 24,010 | 26,716 | 2,653,381 | 3,621,298 | 67,778 | 73,568 | 9.05 | 7.38 | 39,148 | 49,224 | 354 | 363 | 111 | 136 | 109 | 82 | 126 | 103 | March |
| April | 23,906 | 25,919 | 2,817,197 | 3,263,262 | 68,086 | 68,531 | 8.49 | 7.94 | 41,377 | 47,617 | 351 | 378 | 108 | 116 | 101 | 94 | 115 | 108 | April |
| May | 22,921 | 25,288 | 2,714,011 | 3,215,345 | 66,491 | 67,709 | 8.45 | 7.86 | 40,818 | 47,488 | 345 | 373 | 110 | 118 | 102 | 93 | 116 | 108 | May |
| June | 25,518 | 28,104 | 3,065,033 | 3,524,092 | 71,087 | 73,859 | 8.33 | 7.97 | 43,117 | 47,714 | 359 | 381 | 110 | 115 | 104 | 96 | 111 | 106 | June |
| July | 23,889 | | 2,870,003 | | 63,255 | | 8.32 | | 45,372 | | 378 | | | | | | | | July |
| August | 19,812 | | 2 428,313 | | 52,208 | | 8.16 | | 46,512 | | 379 | | | | | | | | August |
| September | 22,517 | | 2,758,003 | | 63,440 | | 8.16 | | 43,474 | | 355 | | | | | | | | September |
| October | 26,749 | | 3,126,430 | | 75,797 | | 8.56 | | 41,247 | | 353 | | | | | | | | October |
| November | 27,930 | | 3,325,475 | | 73,203 | | 8.40 | | 45,428 | | 382 | | | | | | | | November |
| December | 32,594 | | 3,834,781 | | 72,884 | | 8.50 | | 52,615 | | 447 | | | | | | | | December |
| **Year total** | $288,064 | | $33,829,664 | | 782,383 | | $ 8.52 | | $43,239 | | $368 | | | | | | | | Year total |
| **Year to date** | **$134,573** | **$149,230** | **$15,486,659** | **$19,113,668** | **381,596** | **399,321** | **$ 8.69** | **$ 7.81** | **$40,584** | **$47,865** | **$353** | **$374** | **111%** | **123%** | **105%** | **90%** | **118%** | **106%** | **Year to date** |
| Group 1—Month | $ 18,956 | $ 19,938 | $ 2,183,447 | $ 2,355,919 | 54,422 | 55,114 | $ 8.68 | $ 8.46 | $40,121 | $42,746 | $348 | $362 | 105% | 108% | 101% | 97% | 107% | 104% | Group 1—Month |
| Year to date | $103,048 | $108,583 | $11,398,514 | $12,868,673 | 298,534 | 297,903 | $ 9.04 | $ 8.44 | $38,182 | $43,198 | $345 | $364 | 105% | 113% | 100% | 93% | 113% | 106% | Year to date |
| Group 2—Month | $ 4,949 | $ 6,322 | $ 628,775 | $ 846,047 | 12,083 | 13,942 | $ 7.87 | $ 7.47 | $52,038 | $60,683 | $410 | $453 | 128% | 135% | 115% | 95% | 117% | 110% | Group 2—Month |
| Year to date | $ 23,775 | $ 30,066 | $ 2,916,781 | $ 4,361,222 | 59,952 | 75,825 | $ 8.15 | $ 6.89 | $48,652 | $57,517 | $397 | $397 | 126% | 150% | 126% | 85% | 118% | 100% | Year to date |
| Group 3—Month | $ 1,613 | $ 1,844 | $ 252,811 | $ 322,126 | 4,582 | 4,803 | $ 6.38 | $ 5.72 | $55,175 | $67,068 | $352 | $384 | 114% | 127% | 105% | 90% | 122% | 109% | Group 3—Month |
| Year to date | $ 7,750 | $ 10,581 | $ 1,171,334 | $ 1,883,773 | 23,110 | 25,593 | $ 6.62 | $ 5.62 | $50,685 | $73,605 | $335 | $413 | 137% | 161% | 111% | 85% | 145% | 123% | Year to date |

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141





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*Monthly Survey of*

# LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 114% | 118% | 98% | 94% | 96% | 98% |
| Group | 80% | 81% | — | — | — | — |
| Industrial | 70% | 64% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 109% | 120% | 103% | 106% | 105% | 110% |
| Group | 133% | 118% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

- Group 1—$10 billion or more (20)
- Group 2—$4 billion to $10 billion (23)
- Group 3—$2 billion to $4 billion (28)
- Group 4—$1 billion to $2 billion (24)
- Group 5—$500 million to $1 billion (19)
- Group 6—Less than $500 million (22)

**Home service companies or departments**

- Group 7—$25 billion or more (2)
- Group 8—$5 billion to $25 billion (4)
- Group 9—Less than $5 billion (17)

**Canada**

- Group 1—$2 billion or more (15)
- Group 2—$700 million to $2 billion (14)
- Group 3—Less than $700 million (11)

# Industry Sales

## ORDINARY

| | Face Amount (in millions) | | | Number of Policies (in thousands) | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 29,094 | $ 34,503 | 119% | 1,055 | 949 | 90% |
| February | 32,073 | 38,259 | 119 | 1,226 | 1,136 | 93 |
| March | 38,871 | 47,406 | 122 | 1,482 | 1,397 | 94 |
| April | 39,581 | 44,659 | 113 | 1,369 | 1,238 | 90 |
| May | 36,482 | 43,924 | 120 | 1,252 | 1,230 | 98 |
| June | 40,913 | 48,263 | 118 | 1,361 | 1,304 | 96 |
| July | 38,118 | 43,297 | 114 | 1,212 | 1,187 | 98 |
| August | 36,769 | | | 1,238 | | |
| September | 38,762 | | | 1,258 | | |
| October | 41,267 | | | 1,344 | | |
| November | 40,413 | | | 1,290 | | |
| December | 51,502 | | | 1,331 | | |
| **Year total** | $463,845 | | | 15,418 | | |
| **Year to date** | $255,132 | $300,311 | 118% | 8,957 | 8,441 | 94% |

### Face Amount by State (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date | | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|---|---|---|---|---|
| **Alabama** | $ 795,595 | $ 5,644,974 | 110% | 117% | Montana | $ 132,403 | $ 987,941 | 103% | 114% |
| Alaska | 71,764 | 545,403 | 123 | 122 | Nebraska | 393,923 | 2,755,438 | 116 | 119 |
| **Arizona** | 620,404 | 3,931,128 | 122 | 120 | Nevada | 132,872 | 1,084,086 | 108 | 123 |
| Arkansas | 422,066 | 2,937,447 | 142 | 146 | New Hampshire | 153,924 | 1,122,268 | 107 | 114 |
| **California** | 5,233,516 | 35,248,564 | 115 | 119 | New Jersey | 1,302,261 | 8,971,476 | 111 | 110 |
| Colorado | 755,596 | 5,598,581 | 111 | 124 | New Mexico | 239,741 | 1,673,031 | 119 | 119 |
| **Connecticut** | 694,048 | 4,859,874 | 117 | 123 | New York | 2,549,846 | 17,407,693 | 110 | 107 |
| Delaware | 121,462 | 780,450 | 108 | 108 | North Carolina | 1,104,778 | 7,568,554 | 116 | 116 |
| **D.C.** | 144,509 | 1,095,843 | 102 | 132 | North Dakota | 181,634 | 1,294,333 | 124 | 135 |
| Florida | 2,120,615 | 14,348,499 | 111 | 118 | Ohio | 1,831,527 | 12,840,034 | 112 | 113 |
| **Georgia** | 1,300,905 | 9,348,771 | 122 | 127 | Oklahoma | 711,783 | 5,181,072 | 109 | 122 |
| Hawaii | 205,047 | 1,515,205 | 104 | 115 | Oregon | 460,937 | 3,146,285 | 112 | 119 |
| **Idaho** | 217,307 | 1,423,999 | 137 | 121 | Pennsylvania | 1,695,600 | 11,687,646 | 109 | 111 |
| Illinois | 1,995,489 | 14,043,183 | 108 | 112 | Rhode Island | 185,019 | 1,211,496 | 108 | 108 |
| **Indiana** | 903,971 | 6,203,197 | 107 | 112 | South Carolina | 597,485 | 4,355,882 | 114 | 123 |
| Iowa | 571,550 | 3,780,064 | 106 | 110 | South Dakota | 182,316 | 1,160,708 | 153 | 137 |
| **Kansas** | 501,260 | 3,566,696 | 114 | 121 | Tennessee | 938,638 | 6,562,834 | 126 | 127 |
| Kentucky | 515,071 | 3,477,219 | 109 | 110 | Texas | 3,742,608 | 26,605,104 | 118 | 126 |
| **Louisiana** | 1,047,082 | 7,624,281 | 107 | 124 | Utah | 578,617 | 3,680,930 | 151 | 156 |
| Maine | 138,144 | 960,234 | 110 | 113 | Vermont | 72,269 | 526,317 | 123 | 130 |
| **Maryland** | 761,424 | 5,247,940 | 109 | 110 | Virginia | 1,080,617 | 7,263,715 | 107 | 111 |
| Massachusetts | 876,822 | 6,477,209 | 108 | 118 | Washington | 825,507 | 5,724,901 | 130 | 127 |
| **Michigan** | 1,124,687 | 7,662,343 | 108 | 108 | West Virginia | 192,540 | 1,340,980 | 93 | 101 |
| Minnesota | 732,685 | 5,114,048 | 108 | 116 | Wisconsin | 742,607 | 5,030,619 | 115 | 116 |
| **Mississippi** | 496,972 | 3,159,763 | 128 | 120 | Wyoming | 86,038 | 629,788 | 118 | 110 |
| Missouri | 813,036 | 5,902,043 | 110 | 119 | U.S. TOTAL | $43,296,517 | $300,310,089 | 114% | 118% |

## GROUP

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 14,391 | $ 17,999 | 125% |
| February | 13,537 | 15,242 | 113 |
| March | 17,966 | 24,192 | 135 |
| April | 12,953 | 14,665 | 113 |
| May | 14,438 | 16,217 | 112 |
| June | 59,159* | 19,342 | 33 |
| July | 19,378 | 15,535 | 80 |
| August | 18,370 | | |
| September | 18,393 | | |
| October | 59,694* | | |
| November | 17,773 | | |
| December | 80,299* | | |
| **Year total** | $346,351 | | |
| **Year to date** | $151,822 | $123,192 | 81% |

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

## INDUSTRIAL

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 178 | $ 98 | 55% |
| February | 173 | 135 | 78 |
| March | 255 | 152 | 60 |
| April | 215 | 134 | 62 |
| May | 225 | 126 | 56 |
| June | 152 | 116 | 76 |
| July | 152 | 106 | 70 |
| August | 149 | | |
| September | 144 | | |
| October | 242 | | |
| November | 119 | | |
| December | 132 | | |
| **Year total** | $2,136 | | |
| **Year to date** | $1,350 | $ 867 | 64% |

# UNITED STATES

*Figures revised to incorporate company corrections*

## Ordinary Sales Results of 148 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 246,799 | $ 248,583 | $ 18,738,297 | $ 22,026,218 | 639,618 | 573,913 | $13.17 | $11.29 | $29,296 | $38,379 | $386 | $433 | 101% | 118% | 90% | 86% | 131% | 112% | January |
| February | 253,921 | 250,819 | 20,644,028 | 24,485,460 | 732,810 | 681,761 | 12.30 | 10.24 | 28,171 | 35,915 | 347 | 368 | 99 | 119 | 93 | 83 | 127 | 106 | February |
| March | 308,250 | 309,267 | 24,928,600 | 30,262,723 | 887,875 | 833,226 | 12.37 | 10.22 | 28,077 | 36,320 | 347 | 371 | 100 | 121 | 94 | 83 | 129 | 107 | March |
| April | 307,940 | 282,899 | 25,457,109 | 28,582,107 | 822,143 | 748,787 | 12.10 | 9.90 | 30,964 | 38,171 | 375 | 378 | 92 | 112 | 91 | 82 | 123 | 101 | April |
| May | 286,745 | 284,951 | 23,480,009 | 28,204,345 | 751,841 | 744,739 | 12.21 | 10.10 | 31,230 | 37,871 | 381 | 383 | 99 | 120 | 99 | 83 | 121 | 101 | May |
| June | 321,731 | 311,522 | 26,345,061 | 30,918,280 | 821,698 | 789,071 | 12.21 | 10.08 | 32,062 | 39,183 | 392 | 395 | 97 | 117 | 96 | 83 | 122 | 101 | June |
| July | 293,937 | 281,722 | 24,478,401 | 27,708,649 | 731,503 | 713,030 | 12.01 | 10.17 | 33,463 | 38,860 | 402 | 395 | 96 | 113 | 97 | 85 | 116 | 98 | July |
| August | 283,217 | | 23,648,703 | | 747,363 | | 11.98 | | 31,643 | | 379 | | | | | | | | August |
| September | 290,886 | | 24,977,433 | | 756,600 | | 11.65 | | 33,013 | | 384 | | | | | | | | September |
| October | 304,395 | | 26,574,434 | | 791,521 | | 11.45 | | 33,574 | | 385 | | | | | | | | October |
| November | 291,224 | | 26,070,535 | | 769,711 | | 11.17 | | 33,871 | | 378 | | | | | | | | November |
| December | 376,177 | | 33,487,912 | | 805,396 | | 11.23 | | 41,579 | | 467 | | | | | | | | December |
| **Year total** | $3,565,222 | | $298,830,522 | | 9,258,079 | | $11.93 | | $32,278 | | $385 | | | | | | | | **Year total** |
| **Year to date** | $2,019,323 | $1,969,763 | $164,071,505 | $192,187,782 | 5,387,488 | 5,084,527 | $12.31 | $10.25 | $30,454 | $37,799 | $375 | $387 | 98% | 117% | 94% | 83% | 124% | 103% | **Year to date** |

### 125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 232,161 | $ 218,210 | $ 20,476,776 | $ 23,287,699 | 423,169 | 390,754 | $11.34 | $ 9.37 | $48,389 | $59,597 | $549 | $558 | 94% | 114% | 92% | 83% | 123% | 102% | **Month** |
| **Year to date** | $1,582,349 | $1,527,772 | $135,339,450 | $162,932,430 | 3,053,375 | 2,828,588 | $11.69 | $ 9.38 | $44,325 | $57,602 | $518 | $540 | 97% | 120% | 93% | 80% | 130% | 104% | **Year to date** |
| Group 1—Month | $ 144,231 | $ 126,716 | $ 12,558,049 | $ 13,371,707 | 267,211 | 241,788 | $11.49 | $ 9.48 | $46,997 | $55,303 | $540 | $524 | 88% | 106% | 90% | 83% | 118% | 97% | Group 1—Month |
| Year to date | $ 992,470 | $ 909,267 | $ 82,396,225 | $ 94,561,722 | 1,938,267 | 1,737,497 | $12.05 | $ 9.62 | $42,510 | $54,424 | $512 | $523 | 92% | 115% | 90% | 80% | 128% | 102% | Year to date |
| Group 2—Month | $ 42,286 | $ 44,137 | $ 3,296,349 | $ 3,810,077 | 64,841 | 58,894 | $12.83 | $11.58 | $50,837 | $64,694 | $652 | $749 | 104% | 116% | 91% | 90% | 127% | 115% | Group 2—Month |
| Year to date | $ 293,662 | $ 290,894 | $ 23,497,033 | $ 26,106,906 | 481,300 | 435,043 | $12.50 | $11.14 | $48,820 | $60,010 | $610 | $669 | 99% | 111% | 90% | 89% | 123% | 110% | Year to date |
| Group 3—Month | $ 23,948 | $ 26,515 | $ 2,451,737 | $ 3,422,496 | 46,357 | 46,304 | $ 9.77 | $ 7.75 | $52,888 | $73,914 | $517 | $573 | 111% | 140% | 100% | 79% | 140% | 111% | Group 3—Month |
| Year to date | $ 163,216 | $ 181,495 | $ 16,289,119 | $ 23,758,186 | 336,735 | 334,439 | $10.02 | $ 7.64 | $48,274 | $71,039 | $485 | $543 | 111% | 146% | 99% | 76% | 147% | 112% | Year to date |
| Group 4—Month | $ 13,779 | $ 12,370 | $ 1,327,270 | $ 1,649,250 | 24,185 | 24,158 | $10.38 | $ 7.50 | $54,880 | $68,269 | $570 | $512 | 90% | 124% | 100% | 72% | 124% | 90% | Group 4—Month |
| Year to date | $ 84,863 | $ 82,760 | $ 8,030,035 | $ 11,116,911 | 161,264 | 168,457 | $10.57 | $ 7.44 | $49,794 | $65,993 | $526 | $491 | 98% | 138% | 104% | 70% | 133% | 93% | Year to date |
| Group 5—Month | $ 5,541 | $ 6,445 | $ 590,091 | $ 695,853 | 14,005 | 13,196 | $ 9.39 | $ 9.26 | $42,134 | $52,732 | $396 | $488 | 116% | 118% | 94% | 99% | 125% | 123% | Group 5—Month |
| Year to date | $ 32,666 | $ 47,726 | $ 3,532,832 | $ 4,921,381 | 88,673 | 106,245 | $ 9.25 | $ 9.70 | $39,841 | $46,321 | $368 | $449 | 146% | 139% | 120% | 105% | 116% | 122% | Year to date |
| Group 6—Month | $ 2,376 | $ 2,027 | $ 253,280 | $ 338,316 | 6,570 | 6,414 | $ 9.38 | $ 5.99 | $38,551 | $52,746 | $362 | $316 | 85% | 134% | 98% | 64% | 137% | 87% | Group 6—Month |
| Year to date | $ 15,472 | $ 15,630 | $ 1,594,206 | $ 2,467,324 | 47,136 | 46,907 | $ 9.71 | $ 6.33 | $33,821 | $52,600 | $328 | $333 | 101% | 155% | 100% | 65% | 156% | 102% | Year to date |

### 23 Home Service Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 59,185 | $ 61,565 | $ 3,944,798 | $ 4,375,107 | 282,873 | 303,698 | $15.00 | $14.07 | $13,945 | $14,406 | $209 | $203 | 104% | 111% | 107% | 94% | 103% | 97% | **Month** |
| **Year to date** | $ 415,293 | $ 424,495 | $ 28,239,200 | $ 28,882,980 | 2,118,344 | 2,096,926 | $14.71 | $14.70 | $13,331 | $13,774 | $196 | $202 | 102% | 102% | 99% | 100% | 103% | 103% | **Year to date** |
| Group 7—Month | $ 32,080 | $ 31,158 | $ 2,283,795 | $ 2,305,771 | 107,281 | 97,785 | $14.05 | $13.51 | $21,288 | $23,580 | $299 | $319 | 97% | 101% | 91% | 96% | 111% | 107% | Group 7—Month |
| Year to date | $ 217,119 | $ 204,094 | $ 16,173,891 | $ 14,777,466 | 773,277 | 670,429 | $13.42 | $13.81 | $20,916 | $22,042 | $281 | $304 | 94% | 91% | 87% | 103% | 105% | 108% | Year to date |
| Group 8—Month | $ 11,719 | $ 14,450 | $ 783,291 | $ 1,039,940 | 67,533 | 99,362 | $14.96 | $13.90 | $11,599 | $10,466 | $174 | $145 | 123% | 133% | 147% | 93% | 90% | 83% | Group 8—Month |
| Year to date | $ 89,124 | $ 103,068 | $ 5,597,819 | $ 6,663,037 | 540,068 | 623,029 | $15.92 | $15.47 | $10,365 | $10,695 | $165 | $165 | 116% | 119% | 115% | 97% | 103% | 100% | Year to date |
| Group 9—Month | $ 15,386 | $ 15,957 | $ 877,712 | $ 1,029,396 | 108,059 | 106,551 | $17.53 | $15.50 | $ 8,123 | $ 9,661 | $142 | $150 | 104% | 117% | 99% | 88% | 119% | 106% | Group 9—Month |
| Year to date | $ 109,050 | $ 117,333 | $ 6,467,490 | $ 7,442,477 | 804,999 | 803,468 | $16.86 | $15.77 | $ 8,034 | $ 9,263 | $135 | $146 | 108% | 115% | 100% | 94% | 115% | 108% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 2,591 | $ 1,947 | $ 56,827 | $ 45,843 | 25,461 | 18,578 | $45.59 | $42.47 | $ 2,232 | $ 2,468 | $102 | $105 | 75% | 81% | 73% | 93% | 111% | 103% | **Month** |
| **Year to date** | $ 21,681 | $ 17,496 | $ 492,855 | $ 372,372 | 215,769 | 159,013 | $43.99 | $46.99 | $ 2,284 | $ 2,342 | $100 | $110 | 81% | 76% | 74% | 107% | 103% | 110% | **Year to date** |

# CANADA

## Industry Sales

### ORDINARY

| | Face Amount (in thousands) | | | Number of Policies | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 2,578,748 | $ 3,204,040 | 124% | 63,955 | 67,857 | 106% |
| February | 3,258,714 | 4,326,305 | 133 | 85,871 | 95,709 | 111 |
| March | 3,717,855 | 4,943,339 | 133 | 96,776 | 104,312 | 108 |
| April | 3,823,493 | 4,424,390 | 116 | 93,146 | 95,651 | 103 |
| May | 3,730,674 | 4,431,341 | 119 | 92,392 | 97,149 | 105 |
| June | 4,174,144 | 4,755,689 | 114 | 98,630 | 102,355 | 104 |
| July | 3,924,266 | 4,281,297 | 109 | 88,063 | 90,358 | 103 |
| August | 3,305,520 | | | 72,855 | | |
| September | 3,878,656 | | | 92,274 | | |
| October | 4,332,630 | | | 105,504 | | |
| November | 4,599,028 | | | 104,238 | | |
| December | 5,207,327 | | | 101,969 | | |
| **Year total** | $46,531,055 | | | 1,096,773 | | |
| **Year to date** | $25,207,894 | $30,366,401 | 120% | 618,833 | 653,391 | 106% |

### Face Amount by Province (in thousands)

| | | | 1982/1981 | |
|---|---|---|---|---|
| | Month | Year to date | Month | Year to date |
| Alberta | $ 537,562 | $ 3,810,184 | 110% | 123% |
| British Columbia | 499,271 | 3,678,035 | 105 | 115 |
| Manitoba | 150,782 | 1,088,688 | 102 | 121 |
| New Brunswick | 83,719 | 592,977 | 119 | 125 |
| Newfoundland | 41,431 | 335,855 | 93 | 126 |
| Nova Scotia | 84,112 | 610,156 | 104 | 114 |
| Ontario | 1,419,238 | 9,742,063 | 107 | 118 |
| Prince Edward Is. | 10,840 | 89,930 | 88 | 107 |
| Quebec | 1,334,444 | 9,548,394 | 114 | 124 |
| Saskatchewan | 119,898 | 870,119 | 112 | 125 |
| Canada total | $4,281,297 | $30,366,401 | 109% | 120% |

### GROUP

| | Face Amount (in thousands) | | |
|---|---|---|---|
| | 1981 | 1982 | 1982/1981 |
| January | $ 1,463,814 | $ 2,693,014 | 184% |
| February | 2,839,386 | 1,253,002 | 44 |
| March | 2,339,791 | 3,336,215 | 143 |
| April | 1,521,624 | 2,127,281 | 140 |
| May | 1,466,359 | 2,227,614 | 152 |
| June | 2,257,118 | 2,109,677 | 93 |
| July | 1,564,429 | 2,075,078 | 133 |
| August | 1,589,320 | | |
| September | 2,725,288 | | |
| October | 1,851,872 | | |
| November | 2,213,515 | | |
| December | 3,883,105 | | |
| **Year total** | $25,815,621 | | |
| **Year to date** | $13,452,521 | $15,821,881 | 118% |

## Ordinary Sales Results of 40 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 16,880 | $ 18,918 | $ 1,856,531 | $ 2,330,948 | 45,496 | 47,741 | $ 9.09 | $ 8.12 | $40,806 | $48,825 | $371 | $396 | 112% | 126% | 105% | 89% | 120% | 107% | January |
| February | 21,338 | 24,285 | 2,380,506 | 3,158,723 | 62,658 | 67,913 | 8.96 | 7.69 | 37,992 | 46,511 | 341 | 358 | 114 | 133 | 108 | 86 | 122 | 105 | February |
| March | 24,010 | 26,716 | 2,653,381 | 3,621,298 | 67,778 | 73,568 | 9.05 | 7.38 | 39,148 | 49,224 | 354 | 363 | 111 | 136 | 109 | 82 | 126 | 103 | March |
| April | 23,906 | 25,919 | 2,817,197 | 3,263,262 | 68,086 | 68,531 | 8.49 | 7.94 | 41,377 | 47,617 | 351 | 378 | 108 | 116 | 101 | 94 | 115 | 108 | April |
| May | 22,921 | 25,288 | 2,714,011 | 3,215,345 | 66,491 | 67,709 | 8.45 | 7.86 | 40,818 | 47,488 | 345 | 373 | 110 | 118 | 102 | 93 | 116 | 108 | May |
| June | 25,518 | 28,104 | 3,065,033 | 3,524,092 | 71,087 | 73,859 | 8.33 | 7.97 | 43,117 | 47,714 | 359 | 381 | 110 | 115 | 104 | 96 | 111 | 106 | June |
| July | 23,889 | 25,049 | 2,870,003 | 3,140,592 | 63,255 | 64,176 | 8.32 | 7.98 | 45,372 | 48,937 | 378 | 390 | 105 | 109 | 101 | 96 | 108 | 103 | July |
| August | 19,812 | | 2,428,313 | | 52,208 | | 8.16 | | 46,512 | | 379 | | | | | | | | August |
| September | 22,517 | | 2,758,003 | | 63,440 | | 8.16 | | 43,474 | | 355 | | | | | | | | September |
| October | 26,749 | | 3,126,430 | | 75,797 | | 8.56 | | 41,247 | | 353 | | | | | | | | October |
| November | 27,930 | | 3,325,475 | | 73,203 | | 8.40 | | 45,428 | | 382 | | | | | | | | November |
| December | 32,594 | | 3,834,781 | | 72,884 | | 8.50 | | 52,615 | | 447 | | | | | | | | December |
| **Year total** | $288,064 | | $33,829,664 | | 782,383 | | $ 8.52 | | $43,239 | | $368 | | | | | | | | Year total |
| **Year to date** | $158,462 | $174,279 | $18,356,662 | $22,254,260 | 444,851 | 463,497 | $ 8.63 | $ 7.83 | $41,265 | $48,014 | $356 | $376 | 110% | 121% | 104% | 91% | 116% | 106% | Year to date |
| Group 1—Month | $ 18,084 | $ 17,931 | $ 2,072,793 | $ 2,096,745 | 49,379 | 47,666 | $ 8.72 | $ 8.55 | $41,977 | $43,988 | $366 | $376 | 99% | 101% | 97% | 98% | 105% | 103% | Group 1—Month |
| Year to date | $121,132 | $126,514 | $13,471,337 | $14,965,418 | 347,913 | 345,569 | $ 8.99 | $ 8.45 | $38,720 | $43,307 | $348 | $366 | 104% | 111% | 99% | 94% | 112% | 105% | Year to date |
| Group 2—Month | $ 4,127 | $ 5,421 | $ 538,119 | $ 726,738 | 9,868 | 12,176 | $ 7.67 | $ 7.46 | $54,532 | $59,686 | $418 | $445 | 131% | 135% | 123% | 97% | 109% | 106% | Group 2—Month |
| Year to date | $ 27,902 | $ 35,487 | $ 3,454,900 | $ 5,087,960 | 69,820 | 88,001 | $ 8.08 | $ 6.97 | $49,483 | $57,817 | $400 | $403 | 127% | 147% | 126% | 86% | 117% | 101% | Year to date |
| Group 3—Month | $ 1,678 | $ 1,697 | $ 259,091 | $ 317,109 | 4,008 | 4,334 | $ 6.48 | $ 5.35 | $64,643 | $73,168 | $419 | $392 | 101% | 122% | 108% | 83% | 113% | 94% | Group 3—Month |
| Year to date | $ 9,428 | $ 12,278 | $ 1,430,425 | $ 2,200,882 | 27,118 | 29,927 | $ 6.59 | $ 5.58 | $52,748 | $73,542 | $348 | $410 | 130% | 154% | 110% | 85% | 139% | 118% | Year to date |

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141





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*Monthly Survey of*

# LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 123% | 118% | 105% | 96% | 106% | 99% |
| Group | 97% | 83% | — | — | — | — |
| Industrial | 81% | 66% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 120% | 120% | 113% | 106% | 114% | 110% |
| Group | 99% | 116% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (28)
Group 4—$1 billion to $2 billion (24)
Group 5—$500 million to $1 billion (19)
Group 6—Less than $500 million (22)

**Home service companies or departments**

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (17)

**Canada**

Group 1—$2 billion or more (15)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (11)

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# Industry Sales

## ORDINARY

| | Face Amount (in millions) | | | Number of Policies (in thousands) | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 29,094 | $ 34,503 | 119% | 1,055 | 949 | 90% |
| February | 32,073 | 38,259 | 119 | 1,226 | 1,136 | 93 |
| March | 38,871 | 47,406 | 122 | 1,482 | 1,397 | 94 |
| April | 39,581 | 44,659 | 113 | 1,369 | 1,238 | 90 |
| May | 36,482 | 43,924 | 120 | 1,252 | 1,230 | 98 |
| June | 40,913 | 48,263 | 118 | 1,361 | 1,304 | 96 |
| July | 38,118 | 43,297 | 114 | 1,212 | 1,187 | 98 |
| August | 36,769 | 45,086 | 123 | 1,238 | 1,301 | 105 |
| September | 38,762 | | | 1,258 | | |
| October | 41,267 | | | 1,344 | | |
| November | 40,413 | | | 1,290 | | |
| December | 51,502 | | | 1,331 | | |
| **Year total** | $463,845 | | | 15,418 | | |
| **Year to date** | $291,901 | $345,397 | 118% | 10,195 | 9,742 | 96% |

### Face Amount by State (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date | | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|---|---|---|---|---|
| Alabama | $ 857,908 | $ 6,502,882 | 124% | 118% | Montana | $ 132,898 | $ 1,120,839 | 116% | 114% |
| Alaska | 99,833 | 645,236 | 161 | 127 | Nebraska | 387,295 | 3,142,733 | 116 | 119 |
| Arizona | 504,247 | 4,535,375 | 125 | 120 | Nevada | 134,951 | 1,219,037 | 112 | 127 |
| Arkansas | 477,638 | 3,415,085 | 163 | 148 | New Hampshire | 162,311 | 1,284,579 | 115 | 114 |
| California | 5,403,908 | 40,652,472 | 120 | 119 | New Jersey | 1,402,704 | 10,374,180 | 118 | 111 |
| Colorado | 807,563 | 6,406,144 | 131 | 125 | New Mexico | 285,114 | 1,958,145 | 136 | 121 |
| Connecticut | 663,371 | 5,523,245 | 109 | 121 | New York | 2,564,880 | 19,972,573 | 120 | 108 |
| Delaware | 131,788 | 912,238 | 125 | 111 | North Carolina | 1,212,704 | 8,781,258 | 128 | 118 |
| D.C. | 138,328 | 1,234,171 | 123 | 131 | North Dakota | 199,066 | 1,493,399 | 167 | 139 |
| Florida | 2,249,083 | 16,597,582 | 124 | 119 | Ohio | 1,926,333 | 14,766,367 | 123 | 114 |
| Georgia | 1,403,423 | 10,752,194 | 124 | 127 | Oklahoma | 721,571 | 5,902,643 | 120 | 122 |
| Hawaii | 229,588 | 1,744,793 | 106 | 114 | Oregon | 494,758 | 3,641,043 | 125 | 120 |
| Idaho | 191,532 | 1,615,531 | 120 | 121 | Pennsylvania | 1,745,852 | 13,433,498 | 120 | 112 |
| Illinois | 2,051,517 | 16,094,700 | 120 | 113 | Rhode Island | 167,634 | 1,379,130 | 90 | 105 |
| Indiana | 931,690 | 7,134,887 | 115 | 112 | South Carolina | 722,193 | 5,078,075 | 139 | 125 |
| Iowa | 582,407 | 4,362,471 | 117 | 111 | South Dakota | 170,537 | 1,331,245 | 140 | 137 |
| Kansas | 491,469 | 4,058,165 | 113 | 120 | Tennessee | 1,054,330 | 7,617,164 | 146 | 129 |
| Kentucky | 506,501 | 3,983,720 | 122 | 112 | Texas | 3,887,643 | 30,492,747 | 125 | 126 |
| Louisiana | 1,162,149 | 8,786,430 | 128 | 124 | Utah | 458,027 | 4,138,957 | 119 | 151 |
| Maine | 142,171 | 1,102,405 | 121 | 114 | Vermont | 63,601 | 589,918 | 111 | 128 |
| Maryland | 770,528 | 6,018,468 | 115 | 110 | Virginia | 1,137,869 | 8,401,584 | 114 | 111 |
| Massachusetts | 896,469 | 7,373,678 | 114 | 118 | Washington | 841,559 | 6,566,460 | 131 | 128 |
| Michigan | 1,225,069 | 8,887,412 | 127 | 110 | West Virginia | 223,635 | 1,564,615 | 111 | 103 |
| Minnesota | 736,504 | 5,850,552 | 118 | 116 | Wisconsin | 726,268 | 5,756,887 | 111 | 115 |
| Mississippi | 511,328 | 3,671,091 | 139 | 123 | Wyoming | 75,040 | 704,828 | 117 | 111 |
| Missouri | 920,802 | 6,822,845 | 130 | 120 | U.S. TOTAL | $45,085,587 | $345,395,676 | 123% | 118% |

## GROUP

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 14,391 | $ 17,999 | 125% |
| February | 13,537 | 15,242 | 113 |
| March | 17,966 | 24,192 | 135 |
| April | 12,953 | 14,665 | 113 |
| May | 14,438 | 16,217 | 112 |
| June | 59,159* | 19,342 | 33 |
| July | 19,378 | 15,535 | 80 |
| August | 18,370 | 17,874 | 97 |
| September | 18,393 | | |
| October | 59,694* | | |
| November | 17,773 | | |
| December | 80,299* | | |
| **Year total** | $346,351 | | |
| **Year to date** | $170,192 | $141,066 | 83% |

## INDUSTRIAL

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 178 | $ 98 | 55% |
| February | 173 | 135 | 78 |
| March | 255 | 152 | 60 |
| April | 215 | 134 | 62 |
| May | 225 | 126 | 56 |
| June | 152 | 116 | 76 |
| July | 152 | 106 | 70 |
| August | 149 | 121 | 81 |
| September | 144 | | |
| October | 242 | | |
| November | 119 | | |
| December | 132 | | |
| **Year total** | $2,136 | | |
| **Year to date** | $1,499 | $ 988 | 66% |

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

# UNITED STATES

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## Ordinary Sales Results of 148 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 246,799 | $ 248,583 | $ 18,738,297 | $ 22,026,218 | 639,618 | 573,913 | $13.17 | $11.29 | $29,296 | $38,379 | $386 | $433 | 101% | 118% | 90% | 86% | 131% | 112% | January |
| February | 253,921 | 250,819 | 20,644,028 | 24,485,460 | 732,810 | 681,761 | 12.30 | 10.24 | 28,171 | 35,915 | 347 | 368 | 99 | 119 | 93 | 83 | 127 | 106 | February |
| March | 308,250 | 309,267 | 24,928,600 | 30,262,723 | 887,875 | 833,226 | 12.37 | 10.22 | 28,077 | 36,320 | 347 | 371 | 100 | 121 | 94 | 83 | 129 | 107 | March |
| April | 307,940 | 282,899 | 25,457,109 | 28,582,107 | 822,143 | 748,787 | 12.10 | 9.90 | 30,964 | 38,171 | 375 | 378 | 92 | 112 | 91 | 82 | 123 | 101 | April |
| May | 286,745 | 284,951 | 23,480,009 | 28,204,345 | 751,841 | 744,739 | 12.21 | 10.10 | 31,230 | 37,871 | 381 | 383 | 99 | 120 | 99 | 83 | 121 | 101 | May |
| June | 321,731 | 311,522 | 26,345,061 | 30,918,280 | 821,698 | 789,071 | 12.21 | 10.08 | 32,062 | 39,183 | 392 | 395 | 97 | 117 | 96 | 83 | 122 | 101 | June |
| July | 293,937 | 281,722 | 24,478,401 | 27,708,649 | 731,503 | 713,030 | 12.01 | 10.17 | 33,463 | 38,860 | 402 | 395 | 96 | 113 | 97 | 85 | 116 | 98 | July |
| August | 283,217 | 301,387 | 23,648,703 | 29,229,394 | 747,363 | 776,995 | 11.98 | 10.31 | 31,643 | 37,619 | 379 | 388 | 106 | 124 | 104 | 86 | 119 | 102 | August |
| September | 290,886 | | 24,977,433 | | 756,600 | | 11.65 | | 33,013 | | 384 | | | | | | | | September |
| October | 304,395 | | 26,574,434 | | 791,521 | | 11.45 | | 33,574 | | 385 | | | | | | | | October |
| November | 291,224 | | 26,070,535 | | 769,711 | | 11.17 | | 33,871 | | 378 | | | | | | | | November |
| December | 376,177 | | 33,487,912 | | 805,396 | | 11.23 | | 41,579 | | 467 | | | | | | | | December |
| **Year total** | $3,565,222 | | $298,830,522 | | 9,258,079 | | $11.93 | | $32,278 | | $385 | | | | | | | | **Year total** |
| **Year to date** | $2,302,540 | $2,271,150 | $187,720,208 | $221,417,176 | 6,134,851 | 5,861,522 | $12.27 | $10.26 | $30,599 | $37,775 | $375 | $387 | 99% | 118% | 96% | 84% | 123% | 103% | **Year to date** |

### 125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 214,989 | $ 232,074 | $ 19,486,660 | $ 24,497,361 | 402,206 | 422,760 | $11.03 | $ 9.47 | $48,449 | $57,946 | $535 | $549 | 108% | 126% | 105% | 86% | 120% | 103% | **Month** |
| **Year to date** | $1,797,338 | $1,759,846 | $154,826,110 | $187,429,791 | 3,455,581 | 3,251,348 | $11.61 | $ 9.39 | $44,805 | $57,647 | $520 | $541 | 98% | 121% | 94% | 81% | 129% | 104% | **Year to date** |
| Group 1—Month | $ 132,600 | $ 136,382 | $ 11,872,491 | $ 14,223,555 | 253,630 | 266,360 | $11.17 | $ 9.59 | $46,810 | $53,400 | $523 | $512 | 103% | 120% | 105% | 86% | 114% | 98% | Group 1—Month |
| Year to date | $1,125,070 | $1,045,649 | $ 94,268,716 | $108,785,277 | 2,191,897 | 2,003,857 | $11.93 | $ 9.61 | $43,008 | $54,288 | $513 | $522 | 93% | 115% | 91% | 81% | 126% | 102% | Year to date |
| Group 2—Month | $ 39,769 | $ 48,404 | $ 3,260,338 | $ 4,057,457 | 63,123 | 62,878 | $12.20 | $11.93 | $51,651 | $64,529 | $630 | $770 | 122% | 124% | 100% | 98% | 125% | 122% | Group 2—Month |
| Year to date | $ 333,431 | $ 339,298 | $ 26,757,371 | $ 30,164,363 | 544,423 | 497,921 | $12.46 | $11.25 | $49,148 | $60,581 | $612 | $681 | 102% | 113% | 91% | 90% | 123% | 111% | Year to date |
| Group 3—Month | $ 22,374 | $ 25,935 | $ 2,311,850 | $ 3,298,667 | 43,743 | 46,231 | $ 9.68 | $ 7.86 | $52,851 | $71,352 | $511 | $561 | 116% | 143% | 106% | 81% | 135% | 110% | Group 3—Month |
| Year to date | $ 185,590 | $ 207,430 | $ 18,600,969 | $ 27,056,853 | 380,478 | 380,670 | $ 9.98 | $ 7.67 | $48,888 | $71,077 | $488 | $545 | 112% | 145% | 100% | 77% | 145% | 112% | Year to date |
| Group 4—Month | $ 11,948 | $ 12,452 | $ 1,218,169 | $ 1,816,731 | 21,173 | 25,661 | $ 9.81 | $ 6.85 | $57,534 | $70,797 | $564 | $485 | 104% | 149% | 121% | 70% | 123% | 86% | Group 4—Month |
| Year to date | $ 96,811 | $ 95,212 | $ 9,248,204 | $ 12,933,642 | 182,437 | 194,118 | $10.47 | $ 7.36 | $50,693 | $66,628 | $531 | $490 | 98% | 140% | 106% | 70% | 131% | 92% | Year to date |
| Group 5—Month | $ 5,998 | $ 6,683 | $ 588,738 | $ 744,812 | 14,149 | 15,142 | $10.19 | $ 8.97 | $41,610 | $49,188 | $424 | $441 | 111% | 127% | 107% | 88% | 118% | 104% | Group 5—Month |
| Year to date | $ 38,664 | $ 54,409 | $ 4,121,570 | $ 5,666,193 | 102,822 | 121,387 | $ 9.38 | $ 9.60 | $40,085 | $46,679 | $376 | $448 | 141% | 137% | 118% | 102% | 116% | 119% | Year to date |
| Group 6—Month | $ 2,300 | $ 2,218 | $ 235,074 | $ 356,139 | 6,388 | 6,488 | $ 9.78 | $ 6.23 | $36,799 | $54,892 | $360 | $342 | 96% | 152% | 102% | 64% | 149% | 95% | Group 6—Month |
| Year to date | $ 17,772 | $ 17,848 | $ 1,829,280 | $ 2,823,463 | 53,524 | 53,395 | $ 9.72 | $ 6.32 | $34,177 | $52,879 | $332 | $334 | 100% | 154% | 100% | 65% | 155% | 101% | Year to date |

### 23 Home Service Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 65,206 | $ 67,056 | $ 4,095,731 | $ 4,677,311 | 316,656 | 332,433 | $15.92 | $14.34 | $12,934 | $14,070 | $206 | $202 | 103% | 114% | 105% | 90% | 109% | 98% | **Month** |
| **Year to date** | $ 480,499 | $ 491,551 | $ 32,334,931 | $ 33,560,291 | 2,435,000 | 2,429,359 | $14.86 | $14.65 | $13,279 | $13,814 | $197 | $202 | 102% | 104% | 100% | 99% | 104% | 103% | **Year to date** |
| Group 7—Month | $ 31,697 | $ 30,433 | $ 2,240,384 | $ 2,269,543 | 104,966 | 98,238 | $14.15 | $13.41 | $21,344 | $23,102 | $302 | $310 | 96% | 101% | 94% | 95% | 108% | 103% | Group 7—Month |
| Year to date | $ 248,816 | $ 234,527 | $ 18,414,275 | $ 17,047,009 | 878,243 | 768,667 | $13.51 | $13.76 | $20,967 | $22,177 | $283 | $305 | 94% | 93% | 88% | 102% | 106% | 108% | Year to date |
| Group 8—Month | $ 12,807 | $ 16,692 | $ 781,069 | $ 1,148,448 | 70,644 | 102,500 | $16.40 | $14.53 | $11,056 | $11,204 | $181 | $163 | 130% | 147% | 145% | 89% | 101% | 90% | Group 8—Month |
| Year to date | $ 101,931 | $ 119,760 | $ 6,378,888 | $ 7,811,485 | 610,712 | 725,529 | $15.98 | $15.33 | $10,445 | $10,767 | $167 | $165 | 117% | 122% | 119% | 96% | 103% | 99% | Year to date |
| Group 9—Month | $ 20,702 | $ 19,931 | $ 1,074,278 | $ 1,259,320 | 141,046 | 131,695 | $19.27 | $15.83 | $ 7,617 | $ 9,562 | $147 | $151 | 96% | 117% | 93% | 82% | 126% | 103% | Group 9—Month |
| Year to date | $ 129,752 | $ 137,264 | $ 7,541,768 | $ 8,701,797 | 946,045 | 935,163 | $17.20 | $15.77 | $ 7,972 | $ 9,305 | $137 | $147 | 106% | 115% | 99% | 92% | 117% | 107% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 3,022 | $ 2,257 | $ 66,312 | $ 54,722 | 28,501 | 21,802 | $45.57 | $41.24 | $ 2,327 | $ 2,510 | $106 | $104 | 75% | 83% | 76% | 90% | 108% | 98% | **Month** |
| **Year to date** | $ 24,703 | $ 19,753 | $ 559,167 | $ 427,094 | 244,270 | 180,815 | $44.18 | $46.25 | $ 2,289 | $ 2,362 | $101 | $109 | 80% | 76% | 74% | 105% | 103% | 108% | **Year to date** |

BEST AVAILABLE COPY



# Industry Sales

## ORDINARY

### Face Amount (in thousands)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 2,578,748 | $ 3,204,040 | 124% |
| February | 3,258,714 | 4,326,305 | 133 |
| March | 3,717,855 | 4,943,339 | 133 |
| April | 3,823,493 | 4,424,390 | 116 |
| May | 3,730,674 | 4,431,341 | 119 |
| June | 4,174,144 | 4,755,689 | 114 |
| July | 3,924,266 | 4,281,297 | 109 |
| August | 3,305,520 | 3,974,662 | 120 |
| September | 3,878,656 | | |
| October | 4,332,630 | | |
| November | 4,599,028 | | |
| December | 5,207,327 | | |
| **Year total** | $46,531,055 | | |
| **Year to date** | $28,513,414 | $34,341,063 | 120% |

### Number of Policies

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | 63,955 | 67,857 | 106% |
| February | 85,871 | 95,709 | 111 |
| March | 96,776 | 104,312 | 108 |
| April | 93,146 | 95,651 | 103 |
| May | 92,392 | 97,149 | 105 |
| June | 98,630 | 102,355 | 104 |
| July | 88,063 | 90,358 | 103 |
| August | 72,855 | 81,999 | 113 |
| September | 92,274 | | |
| October | 106,604 | | |
| November | 104,238 | | |
| December | 101,969 | | |
| **Year total** | 1,096,773 | | |
| **Year to date** | 691,688 | 735,390 | 106% |

### Face Amount by Province (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|
| Alberta | $ 497,654 | $ 4,307,838 | 113% | 122% |
| British Columbia | 476,002 | 4,154,037 | 114 | 115 |
| Manitoba | 144,635 | 1,233,323 | 122 | 121 |
| New Brunswick | 75,711 | 668,688 | 127 | 125 |
| Newfoundland | 43,274 | 379,129 | 115 | 125 |
| Nova Scotia | 80,266 | 690,422 | 130 | 115 |
| Ontario | 1,238,590 | 10,980,653 | 115 | 118 |
| Prince Edward Is. | 13,729 | 103,659 | 106 | 107 |
| Quebec | 1,299,247 | 10,847,641 | 132 | 125 |
| Saskatchewan | 105,554 | 975,673 | 114 | 124 |
| Canada total | $3,974,662 | $34,341,063 | 120% | 120% |

## GROUP

### Face Amount (in thousands)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 1,463,814 | $ 2,693,014 | 184% |
| February | 2,839,386 | 1,253,002 | 44 |
| March | 2,339,791 | 3,336,215 | 143 |
| April | 1,521,624 | 2,127,281 | 140 |
| May | 1,466,359 | 2,227,614 | 152 |
| June | 2,257,118 | 2,109,677 | 93 |
| July | 1,564,429 | 2,075,078 | 133 |
| August | 1,689,320 | 1,667,257 | 99 |
| September | 2,725,288 | | |
| October | 1,851,872 | | |
| November | 2,213,515 | | |
| December | 3,883,105 | | |
| **Year total** | $25,815,621 | | |
| **Year to date** | $15,141,841 | $17,489,138 | 116% |

# Ordinary Sales Results of 40 Companies

| | ANNUALIZED PREMIUM (in thousands) 1981 | ANNUALIZED PREMIUM (in thousands) 1982 | FACE AMOUNT (in thousands) 1981 | FACE AMOUNT (in thousands) 1982 | NUMBER OF POLICIES 1981 | NUMBER OF POLICIES 1982 | PREMIUM PER $1,000 1981 | PREMIUM PER $1,000 1982 | AVERAGE SIZE POLICY 1981 | AVERAGE SIZE POLICY 1982 | PREMIUM PER POLICY 1981 | PREMIUM PER POLICY 1982 | 1982/1981 Annualized premium | 1982/1981 Face amount | 1982/1981 Number of policies | 1982/1981 Premium per $1,000 | 1982/1981 Average size policy | 1982/1981 Premium per policy | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| January | $ 16,880 | $ 18,918 | $ 1,856,531 | $ 2,330,948 | 45,496 | 47,741 | $ 9.09 | $ 8.12 | $40,806 | $48,825 | $371 | $396 | 112% | 126% | 105% | 89% | 120% | 107% | January |
| February | 21,338 | 24,285 | 2,380,506 | 3,158,723 | 62,658 | 67,913 | 8.96 | 7.69 | 37,992 | 46,511 | 341 | 358 | 114 | 133 | 108 | 86 | 122 | 105 | February |
| March | 24,010 | 26,716 | 2,653,381 | 3,621,298 | 67,778 | 73,568 | 9.05 | 7.38 | 39,148 | 49,224 | 354 | 363 | 111 | 136 | 109 | 82 | 126 | 103 | March |
| April | 23,906 | 25,919 | 2,817,197 | 3,263,262 | 68,086 | 68,531 | 8.49 | 7.94 | 41,377 | 47,617 | 351 | 378 | 108 | 116 | 101 | 94 | 115 | 108 | April |
| May | 22,921 | 25,288 | 2,714,011 | 3,215,345 | 66,491 | 67,709 | 8.45 | 7.86 | 40,818 | 47,488 | 345 | 373 | 110 | 118 | 102 | 93 | 116 | 108 | May |
| June | 25,518 | 28,104 | 3,065,033 | 3,524,092 | 71,087 | 73,859 | 8.33 | 7.97 | 43,117 | 47,714 | 359 | 381 | 110 | 115 | 104 | 96 | 111 | 106 | June |
| July | 23,889 | 25,049 | 2,870,003 | 3,140,592 | 63,255 | 64,176 | 8.32 | 7.98 | 45,372 | 48,937 | 378 | 390 | 105 | 109 | 101 | 96 | 108 | 103 | July |
| August | 19,812 | 22,600 | 2,428,313 | 2,865,977 | 52,208 | 57,060 | 8.16 | 7.89 | 46,512 | 50,227 | 379 | 396 | 114 | 118 | 109 | 97 | 108 | 104 | August |
| September | 22,517 | | 2,758,003 | | 63,440 | | 8.16 | | 43,474 | | 355 | | | | | | | | September |
| October | 26,749 | | 3,126,430 | | 75,797 | | 8.56 | | 41,247 | | 353 | | | | | | | | October |
| November | 27,930 | | 3,325,475 | | 73,203 | | 8.40 | | 45,428 | | 382 | | | | | | | | November |
| December | 32,594 | | 3,834,781 | | 72,884 | | 8.50 | | 52,515 | | 447 | | | | | | | | December |
| **Year total** | $288,064 | | $33,829,664 | | 782,383 | | $ 8.52 | | $43,239 | | $368 | | | | | | | | Year total |
| **Year to date** | $178,274 | $196,879 | $20,784,975 | $25,120,237 | 497,059 | 520,557 | $ 8.58 | $ 7.84 | $41,816 | $48,256 | $359 | $378 | 110% | 121% | 105% | 91% | 115% | 105% | Year to date |
| Group 1—Month | $ 14,841 | $ 15,379 | $ 1,737,742 | $ 1,867,127 | 39,960 | 41,322 | $ 8.54 | $ 8.24 | $43,487 | $45,185 | $371 | $372 | 104% | 107% | 103% | 96% | 104% | 100% | Group 1—Month |
| Year to date | $135,973 | $141,893 | $15,209,079 | $16,832,545 | 387,873 | 386,891 | $ 8.94 | $ 8.43 | $39,211 | $43,507 | $351 | $367 | 104% | 111% | 100% | 94% | 111% | 105% | Year to date |
| Group 2—Month | $ 3,752 | $ 5,523 | $ 489,315 | $ 749,156 | 8,851 | 12,422 | $ 7.67 | $ 7.37 | $55,284 | $60,309 | $424 | $445 | 147% | 153% | 140% | 96% | 109% | 105% | Group 2—Month |
| Year to date | $ 31,654 | $ 41,010 | $ 3,944,215 | $ 5,837,116 | 78,671 | 100,423 | $ 8.03 | $ 7.03 | $50,136 | $58,125 | $402 | $408 | 130% | 148% | 128% | 88% | 116% | 101% | Year to date |
| Group 3—Month | $ 1,219 | $ 1,698 | $ 201,256 | $ 249,694 | 3,397 | 3,316 | $ 6.06 | $ 6.80 | $59,245 | $75,300 | $359 | $512 | 139% | 124% | 98% | 112% | 127% | 143% | Group 3—Month |
| Year to date | $ 10,647 | $ 13,976 | $ 1,631,681 | $ 2,450,576 | 30,515 | 33,243 | $ 6.53 | $ 5.70 | $53,471 | $73,717 | $349 | $420 | 131% | 150% | 109% | 87% | 138% | 120% | Year to date |

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141





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